Cycle Date: December-2013
Run Date: 03/04/2014
Interval: Annual

		Interval:	Annual
Page	Click on links below to jump to FPR contents		
1	Summary Financial Information		
2	Ratio Analysis		
3	Supplemental Ratios		
4	<u>Assets</u>		
5	<u>Liabilities, Shares &amp; Equity</u>		
6	Income Statement		
7	Delinquent Loan Information 1		
8	Delinquent Loan Information 2		
9	Loan Losses, Bankruptcy Information, & TDRs		
10	Indirect & Participation Lending		
11	Real Estate Loan Information 1		
12	Real Estate Loan Information 2		
13	Member Business Loan Information		
14	Investments, Cash, & Cash Equivalents		
15	Other Investment Information		
16	Supplemental Share Information, Off Balance Sheet, & Borrowings		
17	Miscellaneous Information, Programs, & Services		
18	Information Systems & Technology		
19	Graphs 1 (Delinquency & Net Charge-offs, Loan & Share Growth, Net Worth, Return on Average	ge Assets)	
20	Graphs 2 (Loans/Assets, Net Long-Term Assets, Net Interest Margin, Cash & Short Term Inve	stments)	

 Count of CU :
 118

 Asset Range :
 N/A

 Peer Group Number :
 N/A

 Count of CU in Peer Group :
 N/A

Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally Insured State Credit Union (FISCU) \*

Charter-Region-SE-District: N/A - N/A - N/A - N/A Parameters:

\*Note to Users: The peer groups and resulting peer average ratios are based upon all federally insured credit unions within the asset range. Peer average ratios are not available for aggregate reports.

The ratios on aggregate FPRs are consolidated ratios for the group of credit unions included in the report and do not represent a peer average for that group.

		Summary Financial In	formation						
Return to cover		For Charter :							
03/04/2014		Count of CU:	118						
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region: N	lation * Peer Group:	All * Stat	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
	Count	of CU in Peer Group :	N/A						
			2/ 21				2/ 21		2/ 2/
400570	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
ASSETS:	Amount 740,097,689	<u>Amount</u>	5.0	Amount 750,720,048	9.1	Amount	20.1	Amount	15.0
Cash & Equivalents		696,453,942		759,720,918	+	912,083,387		767,363,278	
TOTAL INVESTMENTS Loans Held for Sale	2,261,547,815 13,802,003	2,579,439,079 17,111,730		2,953,609,538 15,903,467		3,035,406,833 79,889,334		2,941,718,706 22,100,786	
Loans neid for Sale	13,002,003	17,111,730	24.0	15,905,467	-7.1	79,009,334	402.3	22,100,700	-12.3
Real Estate Loans	2,809,749,337	2,889,151,822	2.8	2,873,794,373	-0.5	2,877,959,453	0.1	3,051,405,709	6.0
Unsecured Loans	564,527,593	579,186,014		617,977,964		651,200,953		699,347,835	
Other Loans	2,702,986,112	2,575,615,405		2,640,814,336				3,062,559,138	
TOTAL LOANS	6,077,263,042	6,043,953,241		6,132,586,673				6,813,312,682	
(Allowance for Loan & Lease Losses)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(69,706,612)	
Land And Building	224,794,382	228,541,194		235,364,603	3.0	,		260,360,504	
Other Fixed Assets	39,797,072			34,690,855				39,457,172	
NCUSIF Deposit	74,545,733			83,314,341				93,392,057	
All Other Assets	147,706,782	146,676,104	-0.7	169,039,177	15.2	203,836,912	20.6	223,168,313	
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
LIABILITIES & CAPITAL:									
Dividends Payable	14,487,932	12,392,255	-14.5	10,214,386	-17.6	13,833,311	35.4	12,406,580	-10.3
Notes & Interest Payable	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	185,952,768	-25.5
Accounts Payable & Other Liabilities	71,852,766	78,654,425	9.5	112,575,480	43.1	124,929,620	11.0	103,583,248	-17.1
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth <sup>3</sup>	0	C		0	N/A	0	N/A	0	N/A
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	301,942,596	
Share Drafts	1,164,011,517	1,226,435,529		1,370,189,155		1,470,819,402		1,549,630,767	
Regular shares	2,008,641,521	2,171,932,429		2,395,286,330		2,664,584,488		2,899,061,695	
All Other Shares & Deposits	4,771,031,554	4,972,649,959		5,061,635,574				5,206,253,971	
TOTAL SHARES & DEPOSITS	7,943,684,592	8,371,017,917		8,827,111,059	+	9,356,092,965		9,654,946,433	
Regular Reserve	241,975,751	244,488,168		228,081,021		210,138,422		213,726,851	
Other Reserves	267,064,323	274,433,427		206,927,452				191,814,389	
Undivided Earnings	448,782,868	475,211,726		624,363,683		683,026,217		728,736,617	
TOTAL EQUITY	957,822,942	994,133,321		1,059,372,156		, , ,		1,134,277,857	
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
INCOME & EXPENSE	004 007 040	070 000 500	0.0	055 000 440	<b>5</b> 4	040 400 044	0.5	000 000 000	0.0
Loan Income*	391,307,810			355,820,443		343,486,044		333,662,896	
Investment Income* Other Income*	59,379,058 167,126,892	58,229,825 182,756,981		54,773,244 194,857,197				44,803,870 229,934,212	
Total Employee Compensation & Benefits*	168,796,591	177,899,669		186,474,156		206,369,608		215,385,824	
Temporary Corporate CU Stabilization	100,790,391	177,099,008	5.4	100,474,130	4.0	200,309,000	10.7	210,300,024	4.4
Expense & NCUSIF Premiums <sup>*/2</sup>	41,593,631	20,830,835	-49.9	20,730,768	-0.5	8,526,463	-58.9	7,341,380	-13.9
Total Other Operating Expenses*	178,110,073			191,416,352		208,655,942		220,843,225	
Non-operating Income & (Expense)*	-11,440,130			-905,398		, ,		4,107,353	
NCUSIF Stabilization Income*	41,778,993			0	N/A	0		0	N/A
Provision for Loan/Lease Losses*	79,654,042			50,696,965		58,571,435		47,356,648	
Cost of Funds*	155,755,048			99,014,369	+			66,071,381	
NET INCOME (LOSS) EXCLUDING STABILIZATION		12.1,122,22						00,011,001	
EXPENSE & NCUSIF PREMIUM */1	65,836,869	61,655,354	-6.4	76,943,644	24.8	68,039,920	-11.6	62,851,253	-7.6
Net Income (Loss)*	24,243,238			56,212,876	+			55,509,873	
TOTAL CU's	130	126	-3.1	124	-1.6	118	-4.8	118	0.0
* Income/Expense items are year-to-date while the related %change	ratios are annualized.								
# Means the number is too large to display in the cell									
<sup>1</sup> Prior to September 2010, this account was named Net Income (Lo									
<sup>2</sup> Prior to September 2010, this account was named NCUSIF Stabilized	zation Expense. For Decemb	er 2010 and forward, this	account inc	ludes Temporary Corpor	ate CU Sta	abilization Expense			
and NCUSIF Premiums.	d to Not Month !		1		ı				Fig. 1
<sup>3</sup> December 2011 and forward includes "Subordinated Debt Included	d in Net Worth."							1. Summary	⊦ınancial

			nalysis						
Return to cover 03/04/2014		For Charter : Count of CU :	-						
CU Name: N/A		Asset Range :							
Peer Group: N/A	,		Region: Natio	n * Peer Grou	n: All * State :	= 'MO' * Type I	ncluded: Fede	erally Insured	State Credit
·	Count of CU in	,	N/A		Dec-2012			Dec-2013	
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	PEER Avg	Percentile**	Dec-2013	PEER Avg	Percentile**
CAPITAL ADEQUACY					J			J	
Net Worth/Total Assets	10.08	10.23	10.23	10.22	N/A	N/A	10.50	N/A	N/A
Net Worth/Total AssetsIncluding Optional Total Assets Election (if used)	10.09	10.25	10.24	10.24	N/A	N/A	10.52	N/A	N/A
Total Delinquent Loans / Net Worth <sup>3</sup>	8.88	7.95	7.35	6.55	N/A	N/A	6.08	N/A	N/A
Solvency Evaluation (Estimated)	112.06	111.88	112.00	111.90	N/A	N/A	111.75	N/A	N/A
Classified Assets (Estimated) / Net Worth	7.02	7.00	6.40	7.13	N/A	N/A	5.98	N/A	N/A
ASSET QUALITY									
Delinquent Loans / Total Loans <sup>3</sup>	1.40	1.31	1.27	1.15	N/A	N/A	1.04	N/A	N/A
* Net Charge-Offs / Average Loans	1.08	1.04	0.89	0.78	N/A	N/A	0.90	N/A	N/A
Fair (Market) HTM Invest Value/Book Value HTM Invest.	86.70	101.35		100.89	N/A	N/A	101.37	N/A	N/A
Accum Unreal G/L On AFS/Cost Of AFS  Delinquent Loans / Assets 3	0.73 0.90	0.38 0.81	1.26 0.75	1.31 0.67	N/A N/A	N/A N/A	-1.00 0.64	N/A N/A	N/A N/A
EARNINGS	0.90	0.01	0.73	0.07	IVA	IVA	0.04	IN/A	IV/A
* Return On Average Assets	0.27	0.42	0.56	0.56	N/A	N/A	0.51	N/A	N/A
* Return On Average Assets Excluding Stabilization									
Income/Expense & NCUSIF Premium <sup>2</sup>	0.27	0.64	0.77	0.64	N/A	N/A	0.57	N/A	N/A
* Gross Income/Average Assets	6.85	6.41	6.03	5.89	N/A	N/A	5.54	N/A	N/A
* Yield on Average Loans  * Yield on Average Investments	6.50 2.38	6.21 1.91	5.84 1.61	5.51 1.32	N/A N/A	N/A N/A	5.07	N/A N/A	N/A N/A
* Fee & Other Op.Income / Avg. Assets	1.85	1.91		2.18	N/A N/A	N/A N/A	1.21 2.10	N/A N/A	N/A N/A
* Cost of Funds / Avg. Assets	1.73	1.29	0.99	0.78	N/A	N/A	0.60	N/A	N/A
* Net Margin / Avg. Assets	5.12	5.11	5.05	5.11	N/A	N/A	4.94	N/A	N/A
* Operating Exp./ Avg. Assets	4.31	3.99	3.97	4.00	N/A	N/A	4.04	N/A	N/A
* Provision For Loan & Lease Losses / Average Assets	0.88	0.68	0.51	0.55	N/A	N/A	0.43	N/A	N/A
* Net Interest Margin/Avg. Assets	3.27	3.22	3.10	2.93	N/A	N/A	2.85	N/A	N/A
Operating Exp./Gross Income	62.88	62.27	65.84	67.91	N/A	N/A	72.91	N/A	N/A
Fixed Assets & Foreclosed & Repossessed Assets / Total Assets 1	3.16	3.11	3.04	2.91	N/A	N/A	3.14	N/A	N/A
* Net Operating Exp. /Avg. Assets	3.15	2.86	2.85	2.87	N/A	N/A	3.00	N/A	N/A
ASSET / LIABILITY MANAGEMENT									
Net Long-Term Assets / Total Assets	30.31	31.94	31.80	30.49	N/A	N/A	35.00	N/A	N/A
Reg. Shares / Total Shares & Borrowings Total Loans / Total Shares	23.72 76.50	25.05 72.20	26.22 69.47	27.74 67.73	N/A N/A	N/A N/A	29.46 70.57	N/A N/A	N/A N/A
Total Loans / Total Assets	63.89	61.94	59.44	58.36	N/A	N/A	61.43	N/A	N/A N/A
Cash + Short-Term Investments / Assets	15.51	14.19	14.14	15.39	N/A	N/A	12.08	N/A	N/A
Total Shares, Dep. & Borrs / Earning Assets	94.22	94.02	93.77	94.42	N/A	N/A	94.60	N/A	N/A
Reg Shares + Share Drafts / Total Shares & Borrs	37.47	39.19	41.22	43.05	N/A	N/A	45.21	N/A	N/A
Borrowings / Total Shares & Net Worth	5.89	3.21	3.11	2.38	N/A	N/A	1.72	N/A	N/A
Supervisory Interest Rate Risk Threshold / Net Worth	209.91	222.11	213.04	209.55	N/A	N/A	222.20	N/A	N/A
PRODUCTIVITY  Marshare (Patential Marshare)	4.00	4.44	4.00	4.48	N/A	N/A	4.00	N/A	NI/A
Members / Potential Members  Borrowers / Members	4.80 47.54	4.44 46.16	4.39 46.57	4.48	N/A N/A	N/A N/A	4.28 46.90	N/A N/A	N/A N/A
Members / Full-Time Employees	383.16	374.98	373.65	368.20	N/A	N/A	368.31	N/A	N/A
Avg. Shares Per Member	\$6,434	\$6,802	\$7,058	\$7,263	N/A	N/A	\$7,313	N/A	N/A
Avg. Loan Balance	\$10,353	\$10,640	\$10,530	\$10,746	N/A	N/A	\$11,004	N/A	N/A
* Salary And Benefits / Full-Time Empl.	\$52,381	\$54,205	\$55,714	\$58,988	N/A	N/A	\$60,088	N/A	N/A
OTHER RATIOS									
* Net Worth Growth	2.59	4.14	5.74	5.19	N/A	N/A	4.95	N/A	N/A
* Market (Share) Growth  * Loan Growth	11.02 1.92	5.38 -0.55	5.45 1.47	5.99 3.33	N/A N/A	N/A N/A	3.19 7.52	N/A N/A	N/A N/A
* Asset Growth	11.57	2.58	5.73	5.25	N/A	N/A N/A	2.15	N/A N/A	N/A N/A
* Investment Growth	40.59	9.24		6.30		N/A	-6.45	N/A	N/A
* Membership Growth	2.33			3.00		N/A		N/A	N/A
* Annualization factor: March = 4; June = 2; September =4/3; Decem	nber = 1 (or no	annualizing)							
**Percentile Rankings and Peer Average Ratios are produced once a quarter Subsequent corrections to data after this date are not reflected in the Percer				cycle					
Percentile Rankings show where the credit union stands in relation to its peer peer group are arranged in order from highest (100) to lowest (0) value. The the entire range of ratios. A high or low ranking does not imply good or bad p conclusions as to the importance of the percentile rank to the credit union's fire	s in key areas of percentile ranking erformance. How nancial performa	performance. To g assigned to the vever, when revieunce.	arrive at the perc credit union is a r wed in relation to	centile ranking, a neasure of the r	elative standing	of that ratio in			
<ol> <li>For periods before 2004, the Fixed Assets &amp; Foreclosed and Repossessed a</li> <li>Prior to September 2010, this ratio was named Return on Assets Prior to NC From December 2010 forward, NCUSIF Premium Expense is also excluded</li> </ol>	USIF Stabilizatio								
<sup>3</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising This policy change may result in a decline in delinquent loans reported as of	the delinquency	reporting require	ments for troubled	d debt restructur	red (TDR) loans.				2. Ratios
policy change may result in a decime in delinquent loans reported as of	JUITO 2012.						l .		£. Nau05

		Sunnlamantal	Ratio Analysis	,	
Return to cover	·	For Charter :		,	
03/04/2014		Count of CU :			
CU Name: N/A		Asset Range :	N/A		
Peer Group: N/A	Count of CU in		Region: Natio	n * Peer Grou	p: All * State
	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
OTHER DELINQUENCY RATIOS <sup>1</sup>	Dec-2009	Dec-2010	Dec-2011	Dec-2012	Dec-2013
Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.53	1.19	0.94	0.97
STS Loans DQ >= 60 Days / Total STS Loans	N/A	#DIV/0!	#DIV/0!	#DIV/0!	#DIV/0!
Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total Non-Federally Guaranteed Student Loans	N/A	N/A	6.75	4.21	5.58
New Vehicle Loans >= 60 Days/ Total New Vehicle Loans	N/A	N/A	N/A	N/A	0.72
Used Vehicle Loans >= 60 Days/ Total Used Vehicle Loans	N/A	N/A	N/A	N/A	0.85
Total Vehicle Loans >= 60 Days/ Total Vehicle Loans	N/A	N/A	N/A	N/A	0.81
Leases Receivable Delinquent >= 60 Days / Total Leases Receivable  All Other Loans >= 60 Days / Total All Other Loans	0.00 N/A	0.00 N/A	0.00 N/A	0.00 N/A	0.00 3.02
TDR Consumer Lns Not Secured by RE Delinquent >= 60 Days / TDR Consumer Lns Not Secured by RE	N/A	N/A	N/A	6.92	8.07
Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	1.13	1.43	1.31
Participation Loans Delinquent >= 60 Days / Total Participation Loans	0.54	0.48	1.49	0.84	1.52
Business Loans Delinquent >= 30 Days / Total Business Loans Less Unfund Comm	3.67	3.30	5.01	6.23	5.13
Business Loans Delinquent >= 60 Days / Total Business Loans Less Unfund Comm  TDR Business Lns Not Secured by RE Delinquent >= 60 Days / TDR Business Lns Not	1.92	2.18	3.84	3.60	2.59
Secured by RE	N/A	N/A	N/A	35.53	29.51
Loans Held For Sale Delinquent >= 60 Days / Loans Held for Sale	N/A	N/A	N/A	N/A	0.00
Allowance for Loan & Lease Losses to Delinquent Loans	79.05	88.09	87.00	108.79	98.43
REAL ESTATE LOAN DELINQUENCY   1st Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtq					
Tist Mortgage Fixed and Hybrid/Balloon (> 5 years) Delinquent >= 60 Days / Total 1st Mtg Fixed and Hybrid/Balloon > 5 years	1.60	1.87	1.87	1.18	1.29
1st Mortgage Adjustable Rate and Hybrid/Balloon (< 5 years) Delinquent >= 60 Days / Total	1.14	1.28	0.89	0.93	0.90
1st Mtq Adjustable Rate and Hybrid/Balloon < 5 years Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days / Total Other RE					
Fixed/Hybrid/Balloon Loans	1.04	1.36	1.53	0.99	1.89
Other Real Estate Adjustable Rate Loans Delinquent >= 60 Days / Total Other RE Adjustable  Total Interest Only Payment Option First & Other RE Loans Delinquent >= 60 Days / Total Int	0.64	0.59	0.54	0.50	0.34
Only and Pmt Opt First & Other RE Loans	1.60	3.74	3.67	0.93	0.15
Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR 1st and Other Loans	N/A	N/A	N/A	8.03	18.77
TDR RE Lns also Reported as Business Loans Delinquent >= 60 Days / Total TDR RE Lns	N/A	N/A	N/A	56.65	8.20
also Reported as Business Loans Total Real Estate Loans DQ>= 30 Days / Total Real Estate Loans	3.16	3.22	3.19	2.57	2.91
Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	1.36	0.98	1.08
MISCELLANEOUS LOAN LOSS RATIOS					
Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)  * Net Charge Offs - Credit Cards / Avg Credit Card Loans	22.33 4.70	25.55 4.23	27.82 3.15	24.24 2.41	15.60 2.24
* Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-Federally Guaranteed		N/A	N/A	6.06	3.57
* Net Charge Offs - Total Vehicle Loans / Avg Total Vehicle Loans	N/A	N/A	N/A	N/A	0.62
* Net Charge Offs - Total Real Estate Loans / Avg Total Real Estate Loans	0.33	0.41	0.46	0.41	0.62
* Net Charge Offs - 1st Mortgage Loans / Avg 1st Mortgage Loans  * Net Charge Offs - Other RE Loans/ Avg Other RE Loans	0.10 0.80	0.22	0.27 0.89	0.28 0.70	0.67 0.49
* Net Charge Offs - Interest Only and Payment Option First & Other RE Loans / Avg Interest	0.00	0.00	0.03	0.70	0.43
Only and Payment Option First & Other RE Loans	N/A	0.24	1.24	0.47	0.00
* Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	0.00	0.00	0.00
* Net Charge Offs - Indirect Loans / Avg Indirect Loans  * Net Charge Offs - Participation Loans / Avg Participation Loans	1.10 1.32	1.24 1.15	1.16 0.97	0.92 1.13	1.02 1.10
* Net Charge Offs - Participation Loans / Avg Participation Loans  * Net Charge Offs - Member Business Loans / Avg Member Business Loans	0.97	1.13	0.65	0.83	5.19
SPECIALIZED LENDING RATIOS					
Indirect Loans Outstanding / Total Loans	19.32	17.22	17.04	16.96	18.05
Participation Loans Outstanding / Total Loans	1.87	2.44	2.86	2.73	2.61
Participation Loans Purchased YTD / Total Loans Granted YTD * Participation Loans Sold YTD / Total Assets	2.28 0.08	2.54 0.10	3.13 0.08	1.65 0.05	2.17 0.14
Total Business Loans (NMBLB) Less Unfunded Commitments / Total Assets	1.87	2.55	2.84	2.88	2.77
Loans Purchased From Other Financial Institutions and Other Sources YTD / Loans Granted	0.00	0.96	0.01	0.02	0.07
Non-Federally Guaranteed Student Loans in Deferral Status / Total Non-Federally Guaranteed	N/A	N/A	N/A	N/A	41.86
Student Loans REAL ESTATE LENDING RATIOS	IN/A	IN/A	IN/A	IN/A	41.00
Total Fixed Rate Real Estate / Total Assets	18.16	17.50	16.32	15.90	16.73
Total Fixed Rate Real Estate / Total Loans	28.43	28.26	27.45	27.24	27.23
Total Fixed Rate RE Granted YTD / Total Loans Granted YTD	40.14	38.67	32.78	43.86	34.62
First Mtg RE Loans Sold YTD/ First Mtg RE Loans Granted YTD Interest Only & Payment Option First & Other RE / Total Assets	65.31 0.52	65.26 0.46	64.68 0.35	71.50 0.26	64.90 0.29
Interest Only & Payment Option First & Other RE / Net Worth	5.19	4.47	3.45	2.57	2.78
MISCELLANEOUS RATIOS					
Mortgage Servicing Rights / Net Worth	0.70	0.93	1.15	1.40	1.50
Unused Commitments / Cash & ST Investments Complex Assets / Total Assets	106.43 16.25	114.70 19.24	111.43 21.43	100.18 20.42	129.01 20.03
Complex Assets / Total Assets Short Term Liabilities / Total Shares and Deposits plus Borrowings	48.73	46.30	43.80	42.73	41.06
* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)		.0.50	.0.50		50
**Percentile Rankings and Peer Average Ratios are not calculated for Supplemental Ratios.					
# Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting re	L				

		Asse	ets						
Return to cover		For Charter :							1
03/04/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group: A	All * State	= 'MO' * Type Include	ed: Federa	lly Insured State Cre	dit
	Count	of CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
ASSETS	Dec-2003	D6C-2010	70 Ong	Dec-2011	70 Ong	Dec-2012	/a Ong	Dec-2013	70 Ong
CASH:									
Cash On Hand	91,152,393	96,373,059	5.7	104,400,753	8.3	111,162,421	6.5	120,169,411	8.1
Cash On Deposit	638,156,448	551,918,870		618,754,495	12.1	756,137,036	22.2	618,858,840	-
Cash Equivalents	10,788,848	48,162,013		36,565,670	-24.1	44,783,930	22.5	28,335,027	
TOTAL CASH & EQUIVALENTS	740.097.689	696,453,942		759,720,918	9.1	912,083,387	20.1	767,363,278	
	.,,	,				, , , , , , , , , , , , , , , , , , , ,		, , , , , , ,	
INVESTMENTS:									
Trading Securities	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9
Available for Sale Securities	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,856,747,651	
Held-to-Maturity Securities	219,355,164	133,816,095	-39.0	168,291,391	25.8	172,777,962	2.7	167,394,661	-3.1
Deposits in Commercial Banks, S&Ls, Savings Banks	461,309,671	661,894,492	43.5	718,309,349	8.5	817,001,177	13.7	758,657,635	-7.1
Loans to, Deposits in, and Investments in Natural									
Person Credit Unions <sup>2</sup>	25,119,954	30,681,890	22.1	33,527,887	9.3	31,823,384	-5.1	33,735,488	6.0
Total MCSD/Nonperpetual Contributed Capital and									
PIC/Perpetual Contributed Capital	26,097,256	23,478,330		25,595,048	9.0	23,142,532	-9.6	22,396,603	
All Other Investments in Corporate Cus	428,834,821	134,436,302		49,427,789	-63.2	18,016,872	-63.5	2,447,730	
All Other Investments <sup>2</sup>	108,876,163	66,330,333		73,803,167	11.3	76,015,066	3.0	79,663,024	
TOTAL INVESTMENTS	2,261,547,815	2,579,439,079	14.1	2,953,609,538	14.5	3,035,406,833	2.8	2,941,718,706	-3.1
LOANS HELD FOR SALE	13,802,003	17,111,730	24.0	15,903,467	-7.1	79,889,334	402.3	22,100,786	-72.3
LOANS AND LEASES:									
Unsecured Credit Card Loans	367,333,861	366,985,704	-0.1	375,431,086	2.3	387,295,751	3.2	409,049,194	5.6
All Other Unsecured Loans/Lines of Credit	197,193,732	212,200,310	7.6	217,112,524	2.3	235,560,893	8.5	256,047,695	
Short-Term, Small Amount Loans (STS) (FCUs only)	N/A	0		0	N/A	0	N/A	0	N/A
Non-Federally Guaranteed Student Loans	N/A	N/A		25,434,354		28,344,309	11.4	34,250,946	20.8
New Vehicle Loans	858,881,063	694,090,066	-19.2	668,988,011	-3.6	680,001,291	1.6	825,402,633	21.4
Used Vehicle Loans	1,559,490,909	1,576,356,812	1.1	1,672,252,513	6.1	1,808,416,888	8.1	1,918,711,887	6.1
1st Mortgage Real Estate Loans/Lines of Credit	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	7.7
Other Real Estate Loans/Lines of Credit	931,541,550	882,166,193	-5.3	853,083,570	-3.3	818,331,264	-4.1	832,903,433	
Leases Receivable	0	106,485	N/A	0	-100.0	0	N/A	0	N/A
Total All Other Loans/Lines of Credit	284,614,140	305,062,042	7.2	299,573,812	-1.8	319,392,212	6.6	318,444,618	
TOTAL LOANS	6,077,263,042	6,043,953,241	-0.5	6,132,586,673	1.5	6,336,970,797	3.3	6,813,312,682	
(ALLOWANCE FOR LOAN & LEASE LOSSES)	(67,328,068)	(69,931,387)	3.9	(67,528,089)	-3.4	(79,203,059)	17.3	(69,706,612)	
Foreclosed Real Estate	11,493,976	13,846,722		18,969,726	37.0	15,722,451	-17.1	19,183,926	
Repossesed Autos	2,488,369	2,592,196	4.2	2,174,558	-16.1	1,506,567	-30.7	1,018,530	
Foreclosed and Repossessed Other Assets	357,348	344,559		225,344	-34.6	83,105	-63.1	1,598,801	
TOTAL FORECLOSED and REPOSSESSED ASSETS 1	14,339,693	16,783,477	17.0	21,369,628	27.3	17,312,123	-19.0	21,801,257	
Land and Building	224,794,382	228,541,194	1.7	235,364,603	3.0	245,172,923	4.2	260,360,504	
Other Fixed Assets	39,797,072	35,261,445		34,690,855	-1.6	34,587,634	-0.3	39,457,172	
NCUA Share Insurance Capitalization Deposit	74,545,733	79,704,815	6.9	83,314,341	4.5	89,334,962	7.2	93,392,057	4.5
Identifiable Intangible Assets	276,816	221,683	-19.9	34,515	-84.4	280,667	713.2	554,144	97.4
Goodwill	482,676	1,739,458		1,739,458	0.0	1,582,360	-9.0	1,582,360	
TOTAL INTANGIBLE ASSETS	759,492	1,961,141		1,773,973	-9.5	1,863,027	5.0	2,136,504	
Accrued Interest on Loans	22,828,638	21,874,499		21,233,562	-2.9	21,606,227	1.8	21,227,513	
Accrued Interest on Investments	9,737,518	8,595,805		9,303,411	8.2	8,759,364	-5.8	6,972,274	
All Other Assets	100,041,441	97,461,182		115,358,603	18.4	154,296,171	33.8	171,030,765	
TOTAL OTHER ASSETS	132,607,597	127,931,486		145,895,576	14.0	184,661,762	26.6	199,230,552	
TOTAL ASSETS	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
TOTAL CU's	130	126		124	-1.6	118	-4.8	118	
# Means the number is too large to display in the cell	100	.20							1
<sup>1</sup> OTHER RE OWNED PRIOR TO 2004									
<sup>2</sup> LOANS TO, DEPOSITS IN, AND INVESTMENTS IN NATURAL PERSON	CUE INCLUDED IN ALL OTH	ER INVESTMENTS PRIO	R TO ILINE	E 2006 FOR SHORT FOR	M FII FRS				4. Assets

		Liabilities, Shares	& Equity						
Return to cover		For Charter :							
03/04/2014		Count of CU :	118						
CU Name: N/A		Asset Range :	-						
Peer Group: N/A				Nation * Peer Group:	All * State	= 'MO' * Type Inclu	ded: Fed	erally Insured State (	Credit
	Count	of CU in Peer Group :	N/A						
	D 0000	D = 0040	0/ 01:	D 0044	0/ 01:	D 0040	0/ 01	D 0040	0/ 01:
LIABILITIES, SHARES AND EQUITY	Dec-2009	Dec-2010	% Cng	Dec-2011	% Cng	Dec-2012	% Chg	Dec-2013	% Chg
LIABILITIES; SHARES AND EQUITY									
Other Borrowings	N/A	N/A		N/A		N/A		N/A	
Other Notes, Promissory Notes, Interest Payable, &	14/74	14/74		14/73		14/74		TWA	
Draws Against Lines of Credit	524,378,218	301,012,245	-42.6	307,428,402	2.1	249,528,237	-18.8	185,952,768	-25.5
Borrowing Repurchase Transactions	0	0	N/A	0	N/A	0	N/A	0	N/A
Subordinated Debt	0	0	N/A	0	N/A	0	N/A	0	N/A
Uninsured Secondary Capital and									
Subordinated Debt Included in Net Worth <sup>3</sup>	0	v	,	0	N/A	0	N/A	0	N/A
Accrued Dividends and Interest Payable	14,487,932			10,214,386	-17.6	13,833,311	35.4	12,406,580	
Accounts Payable & Other Liabilities	71,852,766				43.1	124,929,620	11.0	103,583,248	1
TOTAL LIABILITIES	610,718,916	392,058,925	-35.8	430,218,268	9.7	388,291,168	-9.7	301,942,596	-22.2
SHARES AND DEPOSITS									
Share Drafts	1,164,011,517	1,226,435,529	5.4	1,370,189,155	11.7	1,470,819,402	7.3	1,549,630,767	5.4
Regular Shares	2,008,641,521	2,171,932,429		2,395,286,330	10.3	2,664,584,488	11.2	2,899,061,695	
Money Market Shares	1,646,236,947	1,869,137,975		2,037,552,033	9.0	2,255,027,127	10.7	2,366,918,208	
Share Certificates	2,180,898,506			2,003,106,060	-4.9	1,922,359,031	-4.0	1,811,180,048	
IRA/KEOGH Accounts	925,107,264			1,001,584,272	2.3	1,016,082,056	1.4	993,465,335	
All Other Shares 1	16,665,089			17,469,446	-1.5	24,180,561	38.4	27.591.787	14.1
Non-Member Deposits	2,123,748			1,923,763	21.3	3,040,300	58.0	7,098,593	
TOTAL SHARES AND DEPOSITS	7,943,684,592			8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	
	.,,,	2,211,211,211		5,521,111,525				2,22 1,2 12, 122	
EQUITY:									
Undivided Earnings	448,782,868	475,211,726	5.9	624,363,683	31.4	683,026,217	9.4	728,736,617	6.7
Regular Reserves	241,975,751	244,488,168	1.0	228,081,021	-6.7	210,138,422	-7.9	213,726,851	1.7
Appropriation For Non-Conforming Investments									
(SCU Only)	0		N/A	0	N/A	0		0	N/A
Other Reserves	265,265,487	276,196,788	_	200,741,875	-27.3	217,309,394	8.3	222,883,049	
Equity Acquired in Merger	262,045			129,385	0.0	240,651	86.0	240,651	0.0
Miscellaneous Equity	1,188,480			1,188,480	0.0	1,188,480	0.0	1,188,480	
Accumulated Unrealized G/L on AFS Securities Accumulated Unrealized Losses for OTTI	7,045,300	5,689,836	-19.2	23,188,786	307.5	24,249,421	4.6	-18,772,826	-177.4
(due to other factors) on HTM Debt Securities	0	0	N/A	0	N/A	0	N/A	0	N/A
Accumulated Unrealized G/L on Cash Flow Hedges	-1,180,329	, and the second	_	0	N/A	0		12,239	
Other Comprehensive Income	-5,516,660			-18,321,074	-108.9	-22,456,995	-22.6	-13,737,204	_
Net Income	0,010,000			0	N/A	0	N/A	0	N/A
EQUITY TOTAL	957,822,942	-	3.8		6.6	1,113,695,590		1,134,277,857	1.8
	551,622,612			,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,		.,,,		.,,,	
TOTAL SHARES & EQUITY	8,901,507,534	9,365,151,238	5.2	9,886,483,215	5.6	10,469,788,555	5.9	10,789,224,290	3.1
TOTAL LIABILITIES, SHARES, & EQUITY	9,512,226,450	9,757,210,163	2.6	10,316,701,483	5.7	10,858,079,723	5.2	11,091,166,886	2.1
NCUA INSURED SAVINGS 2									
Uninsured Shares	291,004,333				5.8	360,205,121	15.9	405,083,320	
Uninsured Non-Member Deposits	409,233					1,001,168		1,413,951	
Total Uninsured Shares & Deposits	291,413,566					361,206,289		406,497,271	_
Insured Shares & Deposits	7,652,271,026					8,994,886,676		9,248,449,162	
TOTAL NET WORTH	958,898,700	998,638,615	4.1	1,055,928,512	5.7	1,110,714,684	5.2	1,165,651,955	4.9
# Means the number is too large to display in the cell	DA/IZEOCUE AND NOUSATAD	ED CHAREC FOR CHOS	T FORM	TI EDC			-		-
<sup>1</sup> PRIOR TO JUNE 2006, INCLUDED MONEY MKT, SHARE CERTS, II <sup>2</sup> PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 t					DWADD C	IADEC INCLIDED UP T	O \$050.00	0	-
PRIOR TO 10/03/08 SHARES INSURED UP TO \$100,000; 10/03/08 to 3 December 2011 and forward includes "Subordinated Debt Included in Its		or 10 \$100,000 and \$2	:50,000 FO	K IKAS; 3/20/09 AND FO	KWAKD SE	INDUKED UP I	∪ \$∠50,00 T		01.5
December 2011 and forward includes "Subordinated Debt Included in I	NEL WOITH.	1						5. Liab	ShEquity

		Income Statem	ent						T
Return to cover		For Charter :							
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :							
Peer Group: N/A				Nation * Peer Group:	All * Stat	te = 'MO' * Type Includ	led: Federa	IIIv Insured State C	redit
	Count	of CU in Peer Group :						,	
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
* INCOME AND EXPENSE									
INTEREST INCOME:									
Interest on Loans	392,209,287	377,141,426	-3.8	356,407,867	-5.5	343,943,544	-3.5	334,193,336	-2.8
Less Interest Refund	(901,477)	(831,834)	-7.7	(587,424)		(457,500)	-22.1	(530,440)	
Income from Investments	57,355,758	56,654,908	-1.2	54,366,380				42,868,497	
Income from Trading	2,023,300	1,574,917	-22.2	406,864	-74.2	, ,		1,935,373	
TOTAL INTEREST INCOME	450,686,868	434,539,417	-3.6	410,593,687	-5.5			378,466,766	
INTEREST EXPENSE:	430,000,000	+0+,000,+11	0.0	+10,000,001	0.0	332,010,000	7.7	370,400,700	- 0.0
Dividends	103,072,062	83,343,628	-19.1	63,420,650	-23.9	53,151,094	-16.2	45,409,514	-14.6
Interest on Deposits	37,218,593	28,271,406		23,874,506				15,316,540	
Interest on Berowed Money	15,464,393	12,881,888	-16.7	11,719,213	-13.0		-15.5	5,345,327	
TOTAL INTEREST EXPENSE			-16.7						
	155,755,048	124,496,922		99,014,369			-16.6	66,071,381	
PROVISION FOR LOAN & LEASE LOSSES	79,654,042	65,614,915	-17.6	50,696,965		58,571,435	15.5	47,356,648	
NET INTEREST INCOME AFTER PLL	215,277,778	244,427,580	13.5	260,882,353	6.7	251,530,969	-3.6	265,038,737	5.4
NON-INTEREST INCOME:									
Fee Income	104,210,787	108,767,095	4.4	112,712,712			6.5	113,805,798	
Other Operating Income	62,916,105	73,989,886		82,144,485			35.1	116,128,414	
Gain (Loss) on Investments	-9,791,527	-445,745		916,613				3,303,190	
Gain (Loss) on Disposition of Assets	-1,839,003	-2,985,902	_	-3,180,927	-6.5	-1,834,344	42.3	-1,574,491	
Gain from Bargain Purchase (Merger)	0	0	N/A	0	-	0		0	N/A
Other Non-Oper Income/(Expense)	190,400	1,438,241	655.4	1,358,916	-5.5	-27,923	-102.1	2,378,654	8,618.6
NCUSIF Stabilization Income	41,778,993	0	-100.0	0	N/A	0	N/A	0	N/A
TOTAL NON-INTEREST INCOME	197,465,755	180,763,575	-8.5	193,951,799	7.3	231,534,501	19.4	234,041,565	1.1
NON-INTEREST EXPENSE									
Total Employee Compensation & Benefits	168,796,591	177,899,669	5.4	186,474,156	4.8	206,369,608	10.7	215,385,824	4.4
Travel, Conference Expense	2,683,893	2,830,792	5.5	3,317,233	17.2	3,702,074	11.6	3,954,311	6.8
Office Occupancy	26,355,318	27,631,675	4.8	28,589,598	3.5	29,025,588	1.5	30,021,752	3.4
Office Operation Expense	70,595,374	72,855,586	3.2	73,949,700	1.5	78,148,686	5.7	85,597,634	
Educational and Promotion	15,629,509	15,552,850		16,003,092	2.9	·	1.1	15,602,280	
Loan Servicing Expense	22,511,996	24,870,721	10.5	27,103,828	9.0	, , , , , , , , , , , , , , , , , , ,	18.4	34,313,277	
Professional, Outside Service	22,703,224	23,119,771	1.8	25,158,548	8.8		11.3	29,715,191	
Member Insurance <sup>1</sup>	1,671,178	N/A		N/A	0.0	N/A		N/A	
Member Insurance - NCUSIF Premium <sup>2</sup>	1,071,176 N/A	11,314,693		4,481,783	-60.4	1,716,621	-61.7	1,291,181	
Member Insurance - Temporary Corporate	14/A	11,514,093		4,401,703	-00.4	1,710,021	-01.7	1,291,101	-24.0
CU Stabilization Fund <sup>3</sup>	41,593,631	9,516,142	-77.1	16,248,985	70.8	6,809,842	-58.1	6,050,199	-11.2
Member Insurance - Other	1,000,001 N/A	1,264,699		941,509			-16.2	642,631	
Operating Fees	1,665,757	1,447,502		1,543,232				1,555,852	
Misc Operating Expense									
	14,293,824	16,062,536	12.4	14,809,612	-7.8			19,440,297	
TOTAL NON-INTEREST EXPENSE NET INCOME (LOSS) EXCLUDING STABILIZATION	388,500,295	384,366,636	-1.1	398,621,276	3.7	423,552,013	6.3	443,570,429	4.7
	05 000 000	04.055.054	0.4	70.040.044	040	20 200 200	44.0	00.054.050	
EXPENSE AND NCUSIF PREMIUMS */4	65,836,869	61,655,354		76,943,644				62,851,253	
NET INCOME (LOSS)	24,243,238	40,824,519	68.4	56,212,876	37.7	59,513,457	5.9	55,509,873	-6.7
RESERVE TRANSFERS:	40.070.70	05.040.000	446	47 400 500	50.0	101=:0	07.0	045.000	
Transfer to Regular Reserve	42,078,794	35,818,822	-14.9	17,103,569	-52.2	484,718	-97.2	215,936	-55.5
* All Income/Expense amounts are year-to-date while the related % char	ge ratios are annualized.								1
# Means the number is too large to display in the cell									
<sup>1</sup> From September 2009 to December 2010, this account includes NCUS	IF Premium Expense.								1
<sup>2</sup> For December 2010 forward, this account includes only NCUSIF Premi	um Expense.								
<sup>3</sup> From March 2009 to June 2009, this account was named NCUSIF State	·		ense. For S	eptember 2009 and forw	ard,				
this account only includes only the Temporary Corporate CU Stabilization	on Expense (see footnotes 1 & 2	).							
<sup>4</sup> Prior to September 2010, this account was named Net Income (Loss) E	sefore NCUSIF Stabilization Expe	ense. From December 20	10 forward,	NCUSIF Stabilization Inc	come, if an	y, is excluded.			6. IncExp

Per Charter:			Delinquent Loan Info	ormation	1					
Column   March   Column   Co			For Charter :	N/A						
Page   Count of Cult   Preserving   Preser										
DELINGUISHOY SUMMARY - ALL LOAN TYPES   Dec-2010   No. Dec-2010					N-41 + D O		14-4- IMOL+T		Fadanalli, laassa d	<u></u>
Dec-2009   Dec-2019   N. Chg   Dec-2011   N. Chg   Dec-2011   N. Chg   Dec-2012   N. Chg   Dec-2013   N. Chg   Dec-2014   N.	Peer Group: N/A	Count of			Nation * Peer Grou	p: All ^ S	tate = 'MO' ^ Type I	nciuded:	Federally Insured S	state
DELINGUARDY - ALL LOAN TYPES		- Count of	l							
100 psg Deprepared		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
Sol to 17 Dipsy Delinquent										<b></b>
180 to 390 Days Polimicipater	, ,									11.7
= 30 Days Delinquent										
Total Del Lanes - Al Types (> - 06 Days)										
1.00   1.00										
DELINACURIN LOANS BY CATEGORY:										-2.7 -9.5
Unisecured Credit Card Loons	•	1.40	1.31	-0.3	1.21	-3.0	1.15	-9.2	1.04	-9.5
23 to 50 Days Delinquent										
80 to 179 Days Defininguent		7.383.081	6.291.415	-14.8	5,260,800	-16.4	5.283.771	0.4	6.161.805	16.6
180 to 950 Dans Delirioguent										10.3
x → 9.00 Days Delinquent  38.845 44.197 15.9 19.008 68.8 8,750 5-6.0 8.200  7.7578.9365 65.01,053 2-6.0 4.456.025 20.4 9.506.226 1-1.3 9.64.202  \$\frac{1}{2}\$Circled Cords DO → 60 Days / Total Circled Card Loares  2.06 1.53 2-5.0 1.19 22.2 0.94 20.8 0.07  \$\frac{1}{2}\$Circled Cords DO → 60 Days / Total Circled Card Loares  2.06 1.53 2-5.0 1.19 22.2 0.94 20.8 0.07  \$\frac{1}{2}\$Circled Cords DO → 60 Days / Total Circled Card Loares  2.06 1.53 2-5.0 1.19 22.2 0.94 20.8 0.07  \$\frac{1}{2}\$Circled Cords DO → 60 Days / Total Circled Card Loares  2.06 1.53 2-5.0 1.19 22.2 0.94 20.8 0.07  \$\frac{1}{2}\$Circled Cords DO → 60 Days / Total Loares Card Card Card Card Card Card Card Card					229,878					
Schemic Large SQ		39,845	46,197	15.9	19,036	-58.8	8,753	-54.0	8,209	-6.2
Short-Ferm, Small Amount Loans (STS) FCU Only		7,578,936	5,611,053	-26.0	4,465,625	-20.4	3,650,262	-18.3	3,964,262	8.6
30 to \$19 Osp- Delinquent	%Credit Cards DQ >= 60 Days / Total Credit Card Loans	2.06	1.53	-25.9	1.19	-22.2	0.94	-20.8	0.97	2.8
60 to 179 Days Delinquent	Short-Term, Small Amount Loans (STS) FCU Only									
180 to 350 Days Delinquent   NA										
> 380 Days Delinquent						_				_
Total Del STS Lans (> = 60 Days)   NA										
SSSTS Loans DQ >= 60 Days / Total STS Loans										
Non-Federally Guaranteed Student Loans   NA NA NA   223,888   344,862   539   561,062   1										
30 to 59 Days Delinquent		N/A	0.00		0.00	N/A	0.00	N/A	0.00	N/A
680 to 179 Days Delinquent	· · · · · · · · · · · · · · · · · · ·									<del></del>
180 to \$90 Days Delinquent	, ,									63.0
> ⇒ 36 Days Delinquent										59.9
Total Del Non-Federally Guaranteed Student Loans   > = 00 Days   N/A   N/A   1,716,171   1,191,942   30.5   1,912,119   1,940,740   1,9										261.9
%Non-Federally Guaranteed Student Loans Delinquent >= 60 Days / Total N/A					-					43.6
Non-Federally Guaranteed Student Loans   N/A   N/A   6.75   4.21   -37.7   5.58   5.		N/A	. IN/A		1,716,171		1,191,942	-30.5	1,912,119	60.4
New Vehicle Loans		N/A	N/A		6.75		4.21	-37.7	5.58	32.8
60 to 179 Days Delinquent										
180 to 399 Days Delinquent	30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		21,472,396	Ī
x > = 360 Days Delinquent         N/A         N/A         N/A         N/A         N/A         330,538           Total Del New Vehicle Losn (> = 60 Days)         N/A	60 to 179 Days Delinquent	N/A	. N/A		N/A		N/A		4,697,238	i
Total Del New Vehicle Loans >= 60 Days   Total New Vehicle Loans   N/A	180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		912,456	
SkNew Vehicle Loans = 60 Days/ Total New Vehicle Loans	> = 360 Days Delinquent	N/A	N/A		N/A		N/A		330,538	
Used Vehicle Loans										<u> </u>
30 to 59 Days Delinquent	·	N/A	. N/A		N/A		N/A		0.72	<u> </u>
60 to 179 Days Delinquent										
180 to 359 Days Delinquent										<b></b>
> = 360 Days Delinquent  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										<b></b>
Total Del Used Vehicle Lons >= 60 Days)										<del></del>
%Used Vehicle Loans >= 60 Days/ Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans > = 60 Days/ Total New & Used Vehicle Loans										<del></del>
% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used         N/A         N/A         N/A         N/A         N/A         N/A         0.62           Leases Receivable         30 to 59 Days Delinquent         0         0         N/A         N/A         N/A         <										
Vehicle Loans	70Used veriicie Loans >= 60 Days/ Total Used Venicle Loans	N/A	N/A		N/A	-	N/A		0.85	
Leases Receivable	% Total New & Used Vehicle Loans > = 60 Days/ Total New & Used							İ		<u> </u>
30 to 59 Days Delinquent 0 0 0 N/A 0	Vehicle Loans	N/A	N/A		N/A		N/A		0.62	<b></b>
30 to 59 Days Delinquent 0 0 0 N/A 0	Leases Receivable		1							
60 to 179 Days Delinquent 0 0 0 N/A		0	0	N/A	0	N/A	0	N/A	0	N/A
180 to 359 Days Delinquent 0 0 0 N/A										
> = 360 Days Delinquent 0 0 0 N/A 0	, ,	0	0	N/A	0	N/A			0	
Total Del Leases Receivable (> = 60 Days) 0 0 N/A 0 N/	> = 360 Days Delinquent	0	0	N/A	0	N/A	0	N/A	0	N/A
%Leases Receivable Delinquent >= 60 Days / Total Leases Receivable 0.00 0.00 N/A 0.0	Total Del Leases Receivable (> = 60 Days)	0	0	N/A	0	N/A	0	N/A	0	N/A
30 to 59 Days Delinquent		0.00	0.00	N/A	0.00			N/A	0.00	N/A
60 to 179 Days Delinquent N/A N/A N/A N/A N/A N/A N/A 7,383,979  180 to 359 Days Delinquent N/A N/A N/A N/A N/A N/A N/A 1,213,163  > = 360 Days Delinquent N/A										
180 to 359 Days Delinquent N/A N/A N/A N/A N/A N/A 1,213,163  > = 360 Days Delinquent N/A										
> = 360 Days Delinquent N/A N/A N/A N/A N/A N/A 1,027,367  Total Del Leases Receivable (> = 60 Days) N/A N/A N/A N/A N/A N/A N/A N/A N/A 9,624,509  %All Other Loans >= 60 Days / Total All Other Loans N/A										
Total Del Leases Receivable (> = 60 Days)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
%All Other Loans >= 60 Days / Total All Other Loans N/A										
# Means the number is too large to display in the cell  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.										
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.		N/A	N/A		N/A		N/A		3.02	<del></del>
in delinquent loans reported as of June 2012.						<u> </u>				<del></del>
		ency reporting requirem	nents for troubled debt r	estructured	(IDR) loans. This police	y change i	may result in a decline			İ
- As at June 2012, added delinquency for New & Head Vehicle Leans in June 2012. Delinquent New/Lead Auto Leans as league included in "All Other Leans" delinquency.		aquant Naw# land A-4-	Loans are se lenge- :	dudod in "A	Il Othor Loons" delic	nev		-	Delinquent Loan Info	rmation 4

		Delinquent Loan Inf	ormation	2					
Return to cover		For Charter :							
03/04/2014 CU Name: N/A		Count of CU : Asset Range :							
Peer Group: N/A		Criteria :	Region:	Nation * Peer Grou	p: All * S	tate = 'MO' * Type I	ncluded:	Federally Insured	State
	Count of	CU in Peer Group :	N/A			7			
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Ch
DELINQUENT LOANS BY CATEGORY 1									
ALL REAL ESTATE LOANS	=======================================	= 1 = 00 111		=======================================		15 500 100		== 000 110	
30 to 59 Days Delinquent	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.
60 to 179 Days Delinquent	25,892,407	30,168,943	16.5	27,324,425	-9.4	18,698,943	-31.6		8.9
180 to 359 Days Delinquent	6,586,975	7,820,603	18.7	9,148,735	17.0		-37.6		
> = 360 Days Delinquent	2,578,450	3,635,781	41.0	2,714,914	-25.3	3,870,374	42.6		-7.
Total Del Real Estate Loans (> = 60 Days)	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9		16.8
% Total Real Estate Loans DQ >= 30 Days / Total Real Estate Loans	3.16	3.22	2.2	3.19	-0.9	2.57	-19.5		13.2
% Total Real Estate Loans DQ >= 60 Days / Total Real Estate Loans	1.25	1.44	15.5	1.36	-5.4	0.98	-28.0	1.08	10.2
1st Mortgage Fixed Rate and Hybrid/Balloon > 5 years									
30 to 59 Days Delinquent	34,580,246	34,014,175	-1.6	34,926,505	2.7	28,105,215	-19.5	34,246,290	21.9
60 to 179 Days Delinquent	16,472,513	19,522,857	18.5	17,515,638	-10.3	10,205,374	-41.7	13,299,002	30.3
180 to 359 Days Delinquent	3,530,461	4,004,209	13.4	6,389,885	59.6	4,064,337	-36.4	4,347,701	7.0
> = 360 Days Delinquent	1,019,536	2,192,305	115.0	1,838,956	-16.1	2,969,612	61.5	2,960,988	-0.3
Total Del 1st Mtg Fixed and Hybrid/Balloon Lns > 5yrs (> = 60 Days)									
%1st Mortgage Fixed and Hybrid/Balloon (> 5 yrs) Delinquent >= 60 Days /	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.
Total 1st Mtg Fixed and Hybrid/Balloons > 5 yrs	1.60	1.87	17.3	1.87	-0.1	1.18	-36.8	1.29	9.
1st Mortgage Adjustable Rate Loans and Hybrid/Balloons < 5 years									
30 to 59 Days Delinquent	9,936,551	8,605,605	-13.4	8,127,677	-5.6	8,202,741	0.9		60.8
60 to 179 Days Delinquent	4,460,871	5,301,356	18.8	4,774,196	-9.9	4,914,759	2.9		-28.4
180 to 359 Days Delinquent	1,532,463	2,141,972	39.8	524,645	-75.5	590,830	12.6	1,902,863	222.
> = 360 Days Delinquent	421,387	691,112	64.0	462,114	-33.1	123,654	-73.2		45.
Total Del 1st Mtg Adj Rate Lns (> = 60 Days)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3		-0.
%1st Mortgage Adjustable Rate Loans and Hybrid/Balloons (< 5 years)	2,,.21	2,.2.,110		2,. 22,300		2,223,210		2,223,102	J.,
Delinquent >= 60 Days / Total 1st Mortgage Adjustable Rate Loans and			1				l		1
Hybrids/Balloons < 5 yrs	1.14	1.28	12.4	0.89	-30.4	0.93	4.8	0.90	-3.0
Other Real Estate Fixed Rate/Hybrid/Balloon		-							
30 to 59 Days Delinquent	4,972,124	5.256.849	5.7	5,189,873	-1.3	4.771.142	-8.1	4,219,801	-11.0
60 to 179 Days Delinquent	2,657,713	2,986,926	12.4	2,590,088	-13.3	1,426,156	-44.9		41.
180 to 359 Days Delinquent	844,964	1,030,115	21.9	1,904,361	84.9	607,459	-68.1		320.0
> = 360 Days Delinquent	767,874	536,868	-30.1	223,640	-58.3	637,225	184.9		-49.6
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	4.270.551	4.553.909	6.6	4,718,089	3.6		-43.4		82.9
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	4,270,551	4,555,909	0.0	4,710,009	3.0	2,070,040	-43.4	4,000,290	02.3
Total Other RE Fixed/Hybrid/Balloon Loans	1.04	1.36	31.0	1.53	12.6	0.99	-35.1	1.89	90.3
Other Real Estate Adjustable Rate	1.01	1.00	01.0	1.00	12.0	0.00	00.1	1.00	00.
30 to 59 Days Delinquent	4,125,150	3,643,485	-11.7	4,376,136	20.1	4,654,002	6.3	4,165,893	-10.5
60 to 179 Days Delinquent	2,301,310	2,357,804	2.5	2,444,503	3.7	2,152,654	-11.9		-29.0
	679,087	644,307	-5.1	329,844	-48.8	442,093	34.0		-39.0
180 to 359 Days Delinquent		215,496	-41.7		-11.7				
> = 360 Days Delinquent	369,653			190,204		139,883	-26.5		-3.9
Total Del Other RE Adj Rate Lns (> = 60 Days)	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8	1,931,747	-29.4
%Other Real Estate Adjustable Rate Loans Delinquent > = 60 Days / Total Other RE Adjustable Rate Loans	0.64	0.59	-8.8	0.54	-7.5	0.50	-8.6	0.34	-32.4
BUSINESS LOAN DELINQUENCY - RE & NON-RE SECURED	0.01	0.00	0.0	0.01	7.0	0.00	0.0	0.01	OL.
Member Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		7,144,564	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A	<b> </b>	2,440,988	<del>                                     </del>
	N/A N/A	N/A N/A				N/A N/A	-		-
180 to 359 Days Delinquent				N/A			-	2,347,988	-
> = 360 Days Delinquent	N/A	N/A	-	N/A		N/A	-	994,526	
Total Del Member Business Loans Secured by RE (> = 60 Days)	N/A	N/A		N/A		N/A		5,783,502	1
%Member Business Loans Secured by RE Delinquent >= 60 Days / Total	N/A	N/A	1	N/A		N/A	l	2.30	1
Member Business Loans Secured by RE Member Business Loans NOT Secured By RE	N/A	IN/A		IVA		IN/A	<b> </b>	2.30	<del>                                     </del>
	N/A	N/A	1	N/A		N/A	-	650,000	1
30 to 59 Days Delinquent							-	650,620	-
60 to 179 Days Delinquent	N/A	N/A	-	N/A		N/A	-	974,742	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		600,639	1
> = 360 Days Delinquent	N/A	N/A		N/A		N/A	-	604,280	-
Total Del Member Business Loans NOT Secured By RE(> = 60 Days)	N/A	N/A		N/A		N/A		2,179,661	1
%Member Business Loans NOT Secured By RE Delinquent >= 60 Days /			1				l		1
Total Member Business Loans NOT Secured By RE	N/A	N/A		N/A		N/A		9.83	
NonMember Business Loans Secured By RE									
30 to 59 Days Delinquent	N/A	N/A		N/A		N/A		0	
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		0	Ш
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		N/A		0	
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /									
Total Other RE Fixed/Hybrid/Balloon Loans	N/A	N/A		N/A		N/A		0.00	<u></u>
NonMember Business Loans NOT Secured By RE									Ш
30 to 59 Days Delinquent	N/A	N/A	1	N/A		N/A	1	0	1
60 to 179 Days Delinquent	N/A	N/A		N/A		N/A		0	
180 to 359 Days Delinquent	N/A	N/A		N/A		N/A		0	
> = 360 Days Delinquent	N/A	N/A		N/A		N/A		0	
Total Del Other RE Fixed/Hybrid/Balloon Lns (> = 60 Days)	N/A	N/A		N/A		N/A	<b> </b>	0	
	N/A	N/A		IN/A		IN/A	-	0	1
%Other Real Estate Fixed/Hybrid/Balloon Loans Delinquent >= 60 Days /	N/A	N/A		N/A		N/A		0.00	
	N/A	N/A		N/A		N/A		0.00	

Loa	n Losses, Bankrupto	y Information, and Tr	oubled	Debt Restructured L	oans				T
Return to cover	•	For Charter : I							
03/04/2014		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Notion * Door Croum	. All * C4	to IMOL * Turns Incl	udad. Fa	derally Insured State	Cradit
Peer Group: N/A	Count o	of CU in Peer Group :		Nation Peer Group	: All " Sta	ite = MO Type inci	uaea: re	derally insured State	Credit
	- Count	l com roor oroup :							<del></del>
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
LOAN LOSS SUMMARY (TOTAL FOR ALL LOAN TYPES)									
* Total Loans Charged Off	72,869,959		-1.6		-11.1	59,442,642		70,739,966	
* Total Loans Recovered  * NET CHARGE OFFS (\$\$)	7,633,683 65,236,276	8,581,655 63,157,130	12.4 -3.2		8.4 -13.8	10,850,035 48,592,607	16.6 -10.8	11,677,544 59,062,422	
**%Net Charge-Offs / Average Loans	1.08		-3.2		-14.2			0.90	
Total Del Loans & *Net Charge-Offs 1	150,403,625	142,541,105	-5.2		-7.3	121,395,567	-8.1	129,878,606	
Combined Delinquency and Net Charge Off Ratio <sup>1</sup>	2.49		-5.2		-8.3			1.94	
LOAN LOSS SUMMARY BY LOAN TYPE									
* Unsecured Credit Card Lns Charged Off	18,087,409		-6.0		-21.2	11,196,740	-	10,953,844	
* Unsecured Credit Card Lns Recovered	1,189,971	1,465,624	23.2		15.8			2,018,392	
* NET UNSECURED CREDIT CARD C/Os  **Net Charge Offs - Credit Cards / Avg Credit Card Loans	16,897,438	15,545,513	-8.0		-24.7	9,192,910		8,935,452	
* Non-Federally Guaranteed Student Loans Charged Off	4.70 N/A	4.23 N/A	-9.9	3.15 1,346,774	-25.5	2.41 1,640,910	-23.5 21.8	2.24 1,131,064	_
* Non-Federally Guaranteed Student Loans Recovered	N/A	N/A		13,577		10,478	-22.8	13,158	
* Net Non-Federally Guaranteed Student Loans C/Os	N/A	N/A		1,333,197		1,630,432	22.3	1,117,906	
** Net Charge Offs - Non-Federally Guaranteed Student Loans / Avg Non-		.471		1,000,107		1,000,402		.,,500	1
Federally Guaranteed Student Loans	N/A	N/A		N/A		6.06		3.57	
* Total 1st Mortgage RE Loan/LOCs Charged Off	1,888,105		132.9		31.8			15,367,850	
* Total 1st Mortgage RE Loans/LOCs Recovered	34,082	59,676	75.1	407,442	582.8	667,922	63.9	1,130,376	
* NET 1st MORTGAGE RE LOANS/LOCs C/Os  ** Net Charge Offs - 1st Mortgage RE Loans/LOCs	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1
/ Avg 1st Mortgage RE Loans/LOCs	0.10	0.22	125.4	0.27	19.9	0.28	5.5	0.67	135.7
* Total Other RE Loans/LOCs Charged Off	7,658,514		0.7	8,140,692	5.6		-19.6	4,682,065	
* Total Other RE Loans/LOCs Recovered	272,359	427,267	56.9		-7.0		66.5	652,679	
* NET OTHER RE LOANS/LOCs C/Os	7,386,155		-1.4		6.3			4,029,386	
**Net Charge Offs - Other RE Loans/LOCs / Avg Other RE Loans/LOCs	0.80		0.8		11.1	0.70		0.49	
* Total Real Estate Loans Charged Off	9,546,619		26.8		15.1	12,977,629	-6.9	20,049,915	
* Total Real Estate Lns Recovered	306,441	486,943	58.9		65.3	1,329,454	65.2	1,783,055	_
* NET Total Real Estate Loan C/Os	9,240,178		25.8		13.0			18,266,860	
** Net Charge Offs - Total RE Loans / Avg Total RE Loans	0.33		23.5		11.7	0.41	-11.1	0.62	
* Total TDR 1st & Other Real Estate Lns Charged Off  * Total TDR 1st & Other Real Estate Lns Recovered	N/A N/A	N/A N/A		N/A N/A		2,124,035		1,510,248 523,894	
*NET TDR Real Estate C/Os	N/A N/A	N/A		N/A		1,122 2,122,913		986,354	
** Net Charge Offs - Total TDR RE Loans / Avg Total TDR RE Loans	N/A	N/A		N/A		N/A		1.75	
* Total Leases Receivable Charged Off	0		N/A	0	N/A	0	N/A	0	
* Total Leases Receivable Recovered	0	0	N/A	0	N/A	0	N/A	0	N/A
* NET LEASES RECEIVABLE C/Os	0	0	N/A	0		0		0	
**Net Charge Offs - Leases Receivable / Avg Leases Receivable	0.00	0.00	N/A	0.00	N/A	0.00	N/A	0.00	N/A
BANKRUPTCY SUMMARY									
Number of Members Who Filed Chapter 7 YTD	3,738		10.0		-18.0	2,996		2,802	
Number of Members Who Filed Chapter 13 YTD  Number of Members Who Filed Chapter 11 or Chapter 12 YTD	1,987	2,502	25.9 200.0		-14.9 -33.3	1,968	-7.5 -50.0	1,924	-2.2
Total Number of Members Who Filed Bankruptcy YTD	5,726		15.5		-16.8	4,965		4,727	
Total Loans Outstanding Subject to Bankruptcy (Ch 7,13,11, 12)	66,200,303		8.0		-20.6			47,558,758	
* All Loans Charged Off due to Bankruptcy YTD	16,268,860	18,329,342	12.7		-3.2			11,035,550	
%Charge Offs Due To Bankruptcy (YTD) / Total Charge Offs (YTD)	22.33	25.55	14.4	27.82	8.9		-12.9	15.60	
REAL ESTATE FORECLOSURE SUMMARY									
Real Estate Loans Foreclosed YTD	N/A	N/A		25,459,686		15,466,605	-39.3	24,640,243	59.3
Number of Real Estate Loans Foreclosed YTD	N/A	N/A		169		130	-23.1	184	41.5
TROUBLED DEBT RESTRUCTURED (TDR) LOANS OUTSTANDING									<del></del>
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		48,954,390	
TDR Other RE Loans Total TDR First and Other RE Loans	N/A N/A	N/A N/A		N/A N/A		7,705,228		3,845,324	
TDR RE Loans Also Reported as Business Loans	N/A N/A			N/A N/A		59,611,523 2,267,891		52,799,714 3,714,439	
TDR Consumer Loans (Not Secured by RE)	N/A			N/A		17,035,970		8,776,816	
TDR Business Loans (Not Secured by RE)	N/A			N/A		3,914,169		4,923,810	
Total TDR First RE, Other RE, Consumer, and Business Loans	N/A			N/A		80,561,662		66,500,340	
Total TDR Loans to Total Loans	N/A	N/A		N/A		1.27		0.98	
Total TDR Loans to Net Worth	N/A			N/A		7.25		5.70	_
TDR portion of Allowance for Loan and Lease Losses	N/A	N/A		N/A		9,564,832		5,362,722	
# Means the number is too large to display in the cell	·								
*Amounts are year-to-date while the related %change ratios are annualized.									
** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualization factor)									<u></u>
1 The NCUA Board approved a regulatory/policy change in May 2012 revising the deling	consultanestina toquita	ments for troubled debt re-	etructura	(TDR) loans					

	In	direct and Participation	on Lendi	ng					
Return to cover		For Charter :	N/A						
03/04/2014		Count of CU:							
CU Name: N/A		Asset Range :		N-6 * D O	A11 * O1 - 1	BAOL & Trans. In a last			
Peer Group: N/A	Count	of CU in Peer Group :		Nation * Peer Group:	All ^ State	e = 'MO' ^ I ype includ	ea: Feaer	ally insured State Cr	aait
	Count	or co in Feer Group :	N/A						
	Dec-2009	Dec-2010	% Cha	Dec-2011	% Chg	Dec-2012	% Cha	Dec-2013	% Chg
INDIRECT LOANS OUTSTANDING									
Indirect Loans - Point of Sale Arrangement	668,444,014	550,583,452	-17.6	599,896,615	9.0	667,872,757	11.3	761,018,899	13.9
Indirect Loans - Outsourced Lending Relationship	505,613,075	490,060,966	-3.1	445,246,972	-9.1	406,566,653	-8.7	468,621,746	15.3
Total Outstanding Indirect Loans	1,174,057,089	1,040,644,418	-11.4	1,045,143,587	0.4	1,074,439,410	2.8	1,229,640,645	14.4
%Indirect Loans Outstanding / Total Loans	19.32	17.22	-10.9	17.04	-1.0	16.96	-0.5	18.05	6.4
DELINQUENCY - INDIRECT LENDING 1									
30 to 59 Days Delinquent	34,044,274	33,378,562	-2.0	35,221,522	5.5	43,164,225	22.6	52,593,078	21.8
60 to 179 Days Delinquent	13,110,601	9,925,852			1.9	12,919,535	27.7	13,340,277	3.3
180 to 359 Days Delinquent	3,160,767	2,746,955		1,571,644	-42.8	2,098,038	33.5	2,257,033	7.6
> = 360 Days Delinquent	289,925	209,611		·	-40.4	339,108	171.4	533,369	57.3
Total Del Indirect Lns (>= 60 Days)	16,561,293	12,882,418		,, -	-8.3	15,356,681	30.0	16,130,679	5.0
%Indirect Loans Delinquent >= 60 Days / Total Indirect Loans	1.41	1.24	-12.2	1.13	-8.7	1.43	26.5	1.31	-8.2
LOAN LOSSES - INDIRECT LENDING	44.405.504	45.070.040	0.0	40,000,400	44.0	11.050.100	40.4	10.011.010	47.0
* Indirect Loans Charged Off  * Indirect Loans Recovered	14,105,564	15,373,313			-11.0	11,853,426	-13.4	13,944,913	17.6
* NET INDIRECT LOAN C/Os	1,706,776	1,681,363			-3.5	2,075,704	27.9	2,249,627	8.4
***%Net Charge Offs - Indirect Loans / Avg Indirect Loans	12,398,788 1.10	13,691,950 1.24			-11.9 -6.5	9,777,722 0.92	-18.9 -20.2	11,695,286 1.02	19.6 10.0
PARTICIPATION LOANS OUTSTANDING (Bal of Purchased	1.10	1.24	12.0	1.10	-6.5	0.92	-20.2	1.02	10.0
+ CU Portion of Part. Lns Interests Retained):									ı J
Consumer	12,936,471	14,126,337	9.2	6,621,300	-53.1	5,560,501	-16.0	8,544,280	53.7
Non-Federally Guaranteed Student Loans	N/A	N/A		15,234,252		14,616,060	-4.1	14,425,286	-1.3
Real Estate	22,411,030	18,459,571	-17.6	15,178,652	-17.8	10,365,114	-31.7	11,549,602	11.4
Member Business Loans (excluding C&D)	6,858,706	14,569,410			-27.1	12,711,335	19.6	4,437,631	-65.1
Non-Member Business Loans (excluding C&D)	5,510,129	20,762,048	276.8	34,339,440	65.4	40,624,453	18.3	34,117,317	-16.0
Commercial Construction & Development	0	83,412	N/A	248,059	197.4	0	-100.0	4,459,025	N/A
Loan Pools	65,749,360	79,767,019	21.3	93,227,119	16.9	88,826,765	-4.7	100,267,912	12.9
TOTAL PARTICIPATION LOANS (BALANCE OUTSTANDING)	113,465,696	147,767,797	30.2	175,473,217	18.7	172,704,228	-1.6	177,801,053	3.0
%Participation Loans Outstanding / Total Loans	1.87	2.44	30.9	2.86	17.0	2.73	-4.8	2.61	-4.2
* Participation Loans Purchased YTD	65,605,605	70,051,630	6.8	88,487,929	26.3	59,052,906	-33.3	76,397,575	29.4
%Participation Loans Purchased YTD	0.00	0.54	44.4	2.42	22.2	4.05	47.4	0.47	24.0
/ Total Loans Granted YTD PARTICIPATION LOANS SOLD:	2.28	2.54	11.4	3.13	23.3	1.65	-47.4	2.17	31.9
Participation Loan Interests Sold AND/OR Serviced									
(Participants' Balance Outstanding )	17,204,692	24,956,487	45.1	26,675,817	6.9	25,328,325	-5.1	30,295,374	19.6
Participation Loan Interests - Amount Retained (Outstanding)	7,657,368	13,297,782	73.7	15,710,750	18.1	18,012,139	14.6	17,357,920	-3.6
* Participation Loans Sold YTD	8,013,833	9,934,445	24.0	7,813,957	-21.3	5,446,610	-30.3	15,003,072	175.5
** %Participation Loans Sold YTD / Total Assets	0.08	0.10	20.9	0.08	-25.6	0.05	-33.8	0.14	169.7
WHOLE LOANS PURCHASED AND SOLD:									
*Loans Purchased in Full from Other Financial Institutions YTD	0	26,391,918	N/A	384,879	-98.5	710,000	84.5	1,518,790	113.9
*Loans Purchased in Full from Other Sources YTD	N/A	N/A		0		0	N/A	771,600	N/A
%Loans Purchased From Financial Institutions & Other									
Sources YTD / Loans Granted YTD *Loans, Excluding RE, Sold in Full YTD	0.00	0.96		0.01	-98.6 N/A	0.02	45.5 N/A	0.07	228.8
	U	U	IN/A	U	IN/A	U	IN/A	U	N/A
DELINQUENCY - PARTICIPATION LENDING 1 30 to 59 Days Delinquent	1 221 025	1 066 692	-12.7	1 002 604	2.5	016 500	-25.3	970 201	7.7
60 to 179 Days Delinquent	1,221,925 493,180	1,066,682 666,483		1,093,604 2,545,177	281.9	816,588 1,379,762	-25.3 -45.8	879,391 2.541,260	84.2
180 to 359 Days Delinquent	103,761	30,431		54,007	77.5	54,357	0.6	120,092	120.9
> = 360 Days Delinquent	19,038	9,988			-5.0	16,572	74.7	35,766	115.8
Total Del Participation Lns (>= 60 Days)	615,979	706,902				1,450,691	-44.4	2,697,118	85.9
%Participation Loans Delinquent >= 60 Days / Total Participation	2:3,0:0	. 10,002		_,::0,0:0		.,,,,,,		_,,	
Loans	0.54	0.48	-11.9	1.49	210.8	0.84	-43.5	1.52	80.6
LOAN LOSSES - PARTICIPATION LENDING									
* Participation Loans Charged Off	1,495,678	1,790,382			2.1	2,136,694	16.9	2,058,890	-3.6
* Participation Loans Recovered	273,348	290,360			-8.6	175,823	-33.8	133,585	-24.0
* NET PARTICIPATION LOAN C/Os	1,222,330	1,500,022	22.7	1,562,849	4.2	1,960,871	25.5	1,925,305	-1.8
**%Net Charge Offs - Participation Loans	1.32	1.15	-13.3	0.97	-15.8	1.13	16.5	1.10	-2.5
/ Avg Participation Loans  *Amounts are year-to-date while the related %change ratios are annualized.	1.32	1.15	-13.3	0.97	-13.0	1.13	10.3	1.10	-2.3
** Annualization factor: March = 4; June = 2; September =4/3; December = 1	(or no annualizing)			<del> </del>					
# Means the number is too large to display in the cell	3								
<sup>1</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising	the delinguency reporting	requirements for trouble	d debt rest	ructured (TDR) loans.	ı				
This policy change may result in a decline in delinquent loans reported as of				. ,			10	. IndirectAndParticipa	ationLns

REAL ESTATE LOANS OUTSTANDING:  REAL ESTATE LOANS OUTSTANDING:  RISTS Mortgages  Fixed Rate > 15 years  Fixed Rate 15 years or less  Other Fixed Rate  Otal Fixed Rate First Mortgages  Balloon/Hybrid > 5 years  Balloon/Hybrid 5 years or less  Otal Balloon/Hybrid First Mortgages  Adjustable Rate First Migs 1 year or less	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	Real Estate Loan Info	N/A 118 N/A Region: N/A	Nation * Peer Group: Dec-2011		te = 'MO' * Type Inclu Dec-2012		erally Insured State C	
EU Name: N/A Peer Group: N/A  REAL ESTATE LOANS OUTSTANDING: First Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Otal Fixed Rate First Mortgages Balloon/Hybrid 5 years or less Otal Balloon/Hybrid 5 Fixed Rate	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	Count of CU:     Asset Range:     Criteria:     Criteria:     CU in Peer Group:      Dec-2010      890,532,453     428,073,256     15,720,652	118 N/A Region: N/A % Chg	Dec-2011					
REAL ESTATE LOANS OUTSTANDING: GIRST Mortgages Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Other Fixed Rate Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	Criteria : of CU in Peer Group : Dec-2010  890,532,453 428,073,256 15,720,652	Region: N/A % Chg	Dec-2011					
EEAL ESTATE LOANS OUTSTANDING:  irst Mortgages  Fixed Rate > 15 years  Fixed Rate 15 years or less  Other Fixed Rate  otal Fixed Rate First Mortgages  Balloon/Hybrid > 5 years  Balloon/Hybrid 5 years or less  otal Balloon/Hybrid First Mortgages	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	Dec-2010  890,532,453 428,073,256 15,720,652	N/A % Chg	Dec-2011					
Fixed Mate > 15 years Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Other Fixed Rate Other Fixed Rate Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	890,532,453 428,073,256 15,720,652	% Chg		% Chg	Dec-2012	% Chg	Dec-2013	
Fixed Mate > 15 years Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Other Fixed Rate Other Fixed Rate Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	890,532,453 428,073,256 15,720,652	-2.7		% Chg	Dec-2012	% Chg	Dec-2013	
Fixed Mate > 15 years Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Other Fixed Rate Other Fixed Rate Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	915,352,026 354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	890,532,453 428,073,256 15,720,652	-2.7		% Chg	Dec-2012	% Cng	Dec-2013	
Fixed Mate > 15 years Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Other Fixed Rate Other Fixed Rate Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	428,073,256 15,720,652		000 500 040					% Ch
Fixed Rate > 15 years Fixed Rate 15 years or less Other Fixed Rate Otal Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	428,073,256 15,720,652		000 500 0 10					-
Fixed Rate 15 years or less Other Fixed Rate Otal Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	354,062,465 8,633,472 1,278,047,963 37,772,245 437,306,584	428,073,256 15,720,652			F 7	740 447 007	10.0	740 070 040	
Other Fixed Rate  otal Fixed Rate First Mortgages  Balloon/Hybrid > 5 years  Balloon/Hybrid 5 years or less  otal Balloon/Hybrid First Mortgages	8,633,472 1,278,047,963 37,772,245 437,306,584	15,720,652	20.9	839,583,046	-5.7	748,147,867	-10.9	748,872,943	
otal Fixed Rate First Mortgages Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	1,278,047,963 37,772,245 437,306,584		00.4		10.1	630,372,293	33.7	737,302,059	
Balloon/Hybrid > 5 years Balloon/Hybrid 5 years or less Otal Balloon/Hybrid First Mortgages	37,772,245 437,306,584		82.1	18,919,156	20.3	21,826,822	15.4	23,822,320	
Balloon/Hybrid 5 years or less otal Balloon/Hybrid First Mortgages	437,306,584		4.4 1.1	1,329,897,239	-0.3 18.1	1,400,346,982 57,050,209	5.3	1,509,997,322	
otal Balloon/Hybrid First Mortgages		38,194,964 492,494,748	12.6	45,107,832 499,279,384	1.4	460.961.352	26.5 -7.7	86,947,338 480,477,401	4.
, , ,	475,078,829	, ,		544,387,216	2.6	518,011,561	-4.8	567,424,739	
	47,390,609	60,928,246				56,837,001	-10.1	54,417,108	_
Adjustable Rate First Mtgs >1 year  Adjustable Rate First Mtgs >1 year	77,690,386	, ,	4.3	, ,	3.8 2.7	84,432,645		86,663,107	_
otal Adjustable First Mortgages	125,080,995	141,969,556	13.5	146,426,348	3.1	141,269,646	-3.5	141,080,215	_
OTAL FIRST MORTGAGE RE LOANS OUTSTANDING	1,878,207,787	2,006,985,629	6.9	2,020,710,803	0.7	2,059,628,189	1.9	2,218,502,276	_
Other Real Estate Loans	1,070,207,707	2,000,965,629	0.9	2,020,710,003	0.7	2,039,020,109	1.9	2,210,302,270	1.
Closed End Fixed Rate	379,013,798	306,648,425	-19.1	281,093,806	-8.3	246,049,339	-12.5	239,810,129	-2.
Closed End Adjustable Rate	9,889,243	10,654,249		5,264,562	-50.6	4,762,934	-12.5	1,750,620	
Open End Adjustable Rate (HELOC)	509.653.731	536,202,539	5.2		0.6	544,563,034	1.0	572.568.702	
Open End Fixed Rate	32,984,778	, ,	-13.1	27,497,285	-4.1	22,955,957	-16.5	18,773,982	
OTAL OTHER REAL ESTATE OUTSTANDING	931,541,550	882,166,193	-5.3		-3.3	818,331,264	-4.1	832.903.433	
OTAL RE (FIRST AND OTHER) OUTSTANDING	2,809,749,337	2,889,151,822	2.8	, ,	-0.5	2,877,959,453	0.1	3,051,405,709	
RE LOAN SUMMARY (FIX, ADJ):	2,003,743,337	2,003,131,022	2.0	2,073,734,373	-0.5	2,011,000,400	0.1	3,031,403,703	- 0.0
First Mortgage Fixed Rate (includes Hybrids/Balloons > 5yrs)	1,315,820,208	1,372,521,325	4.3	1,375,005,071	0.2	1,457,397,191	6.0	1,596,944,660	9.6
Other RE Fixed Rate	411,998,576	335,309,405	-18.6	, , ,	-8.0	269,005,296	-12.8	258,584,111	
otal Fixed Rate RE Outstanding	1,727,818,784	1,707,830,730	-1.2		-1.4	1,726,402,487	2.5	1,855,528,771	
6(Total Fixed Rate RE/Total Assets)	18.16		-3.6		-6.8	15.90	-2.6	16.73	
6(Total Fixed Rate RE/Total Loans)	28.43	28.26			-2.8	27.24	-0.8	27.23	
(**************************************	20.10	20.20	0.0	21110		2,12	0.0	27.20	<del> </del>
First Mortgage Adj Rate (includes Hybrids/Balloons < 5 yrs)	562,387,579	634,464,304	12.8	645,705,732	1.8	602,230,998	-6.7	621,557,616	3.2
Other RE Adj Rate	519,542,974	546,856,788	5.3		-0.4	549,325,968	0.9	574,319,322	
otal Adj Rate RE Outstanding	1,081,930,553	1,181,321,092	9.2		0.8	1,151,556,966	-3.2	1,195,876,938	
,	,,	, - ,- ,		,,,		, , ,,,,,,,,		,,,	
MISCELLANEOUS RE INFORMATION:									
Outstanding Interest Only & Payment Option First Mtg Loans	33,638,635	29,151,415	-13.3	25,821,428	-11.4	18,351,901	-28.9	20,066,300	9.3
Outstanding Interest Only & Payment Option Other RE	,,	-, -, -		- /- /		-,,		-,,	
/ LOCs Loans	16,115,812	15,511,523	-3.7	10,586,368	-31.8	10,151,614	-4.1	12,378,607	21.9
OTAL Outstanding Interest Only & Payment Option First &									
Other RE Loans %(Interest Only & Payment Option First & Other RE Loans / Total	49,754,447	44,662,938	-10.2	36,407,796	-18.5	28,503,515	-21.7	32,444,907	13.8
ssets)	0.52	0.46	-12.5	0.35	-22.9	0.26	-25.6	0.29	11.4
6(Interest Only & Payment Option First & Other RE Loans / Net	0.32	0.46	-12.3	0.33	-22.9	0.26	-23.0	0.29	11.4
Vorth)	5.19	4.47	-13.8	3.45	-22.9	2.57	-25.6	2.78	8.5
Outstanding Residential Construction (Excluding Business									
Purpose Loans)	7,986,638	2,837,821	-64.5	2,146,326	-24.4	2,206,389	2.8	2,578,492	
Allowance for Loan Losses on all RE Loans	9,085,368	14,571,509	60.4	14,965,382	2.7	14,926,112	-0.3	15,993,935	7.:
REAL ESTATE LOANS - AMOUNT GRANTED:									1
First Mortgages	_,								
* Fixed Rate > 15 years	719,039,640	616,301,437	-14.3	489,763,711	-20.5	869,398,095	77.5	689,068,129	
* Fixed Rate 15 years or less	327,038,385	, ,			-2.7	631,349,315		421,743,601	_
* Other Fixed Rate	6,568,486				-28.1	4,480,483		10,227,890	
Total Fixed Rate First Mortgages	1,052,646,511	1,006,864,156			-13.8	1,505,227,893	73.4	1,121,039,620	
* Balloon/Hybrid > 5 years	11,631,771	6,760,724			93.5	16,665,906		31,947,194	
* Balloon/Hybrid 5 years or less	103,945,738				18.3	96,742,278		106,879,258	
Total Balloon/Hybrid First Mortgages	115,577,509				23.6	113,408,184		138,826,452	_
* Adjustable Rate First Mtgs 1 year or less	10,186,921	22,100,740			-23.6	12,538,487		11,952,644	_
* Adjustable Rate First Mtgs >1 year	8,723,898				-61.1	13,955,389		15,775,302	
Total Adjustable First Mortgages TOTAL FIRST MORTGAGE RE LOANS GRANTED	18,910,819				-43.2	26,493,876		27,727,946	
	1,187,134,839	1,149,915,802	-3.1	1,013,845,491	-11.8	1,645,129,953	62.3	1,287,594,018	-21.
Amounts are year-to-date while the related %change ratios are annualized.  * Means the number is too large to display in the cell									RELoans

		Real Estate Loan Info	rmation 2	2					
Return to cover		For Charter :							
03/04/2014		Count of CU:							
CU Name: N/A Peer Group: N/A		Asset Range :		Nation * Peer Group:	All * Ctat	o – 'MO' * Typo Inclus	lod: Fode	rally Incured State Cr	odit
reel Gloup. N/A	Count	of CU in Peer Group :		Nation Feet Group.	HII Stat	e = INO Type Includ	leu. reue	rally ilisured State Cri	euit
	Count	or oo iii r cer oroup .	1975						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
* OTHER REAL ESTATE (Granted)			Ĭ						
* Closed End Fixed Rate	86,869,905	50,219,204	-42.2	42,536,641	-15.3	48,383,491	13.7	63,132,680	30.5
* Closed End Adjustable Rate	2,050,853	1,909,946	-6.9	3,333,251	74.5	1,032,272	-69.0	219,532	-78.7
* Open End Adjustable Rate (HELOC)	130,551,404	134,066,286		110,305,261	-17.7	130,288,936		160,502,847	23.2
* Open End Fixed Rate and Other	4,985,901	3,644,285		3,520,205	-3.4	2,522,246		1,863,168	
* TOTAL OTHER REAL ESTATE GRANTED	224,458,063	189,839,721	-15.4	159,695,358	-15.9	182,226,945	14.1	225,718,227	23.9
* TOTAL RE (FIRST AND OTHER) GRANTED	1,411,592,902	1,339,755,523		1,173,540,849	-12.4	1,827,356,898	55.7	1,513,312,245	
%(Total Fixed Rate RE Granted YTD/Total Loans Granted YTD)	40.14	38.67	-3.7	32.78	-15.2	43.86	33.8	34.62	-21.1
RE LOANS SOLD/SERVICED									
* First Mortgage R.E. Loans Sold	775,263,968	750,482,209		655,720,994	-12.6	1,176,314,094	79.4	835,682,212	-29.0
%(First Mtg RE Loans Sold/ First Mtg RE Loans Granted)	65.31	65.26		64.68	-0.9	71.50	10.6	64.90	
AMT of Mortgage Servicing Rights	6,706,113	9,335,682	39.2	12,120,737	29.8	15,527,692	28.1	17,487,935	
Outstanding RE Loans Sold But Serviced	1,147,815,524	1,554,919,924		1,855,548,941	19.3	2,335,297,352	25.9	2,695,057,883	
% (Mortgage Servicing Rights / Net Worth)  MISC. RE LOAN INFORMATION	0.70	0.93	33.7	1.15	22.8	1.40	21.8	1.50	7.3
S-Term (<5 Yrs) R.E. Loan (Exc. MBL)	1,082,481,655	1,105,721,686	2.1	1,093,481,155	-1.1	1,092,911,659	-0.1	1,131,587,947	3.5
R.E. Lns also Mem. Bus. Lns	1,082,481,655	210,265,558		254,867,503	21.2	262,214,706		272,068,403	
REVERSE MORTGAGES	100,042,070	210,200,000	30.9	204,007,503	21.2	202,214,700	2.9	212,000,403	3.0
Federally Insured Home Equity Conversion Mortgage (HECM)	0	0	N/A	0	N/A	0	N/A	0	N/A
Proprietary Reverse Mortgage Products	0			0	N/A	0		0	
Total Reverse Mortgages	0			0	N/A	0		0	
RE LOAN TORS OUTSTANDING		-	1071				1471		1471
TDR First Mortgage RE Loans	N/A	N/A		N/A		51,906,295		48,954,390	-5.7
TDR Other RE Loans	N/A	N/A		N/A		7,705,228		3,845,324	-50.1
Total TDR First and Other RE Loans	N/A	N/A		N/A		59,611,523		52,799,714	
TDR RE Loans Also Reported as Business Loans	N/A	N/A		N/A		2,267,891		3,714,439	63.8
REAL ESTATE LOAN DELINQUENCY									
R.E. LOANS DELINQUENT > =60 Days 1									
First Mortgage Fixed Rate (includes Balloon/Hybrids > 5 yrs)	21,022,510	25,719,371	22.3	25,744,479	0.1	17,239,323	-33.0	20,607,691	19.5
First Mortgage Adj Rate (includes Balloon/Hybrids < 5 yrs)	6,414,721	8,134,440	26.8	5,760,955	-29.2	5,629,243	-2.3	5,603,152	
Other R.E. Fixed Rate	4,270,551	4,553,909	6.6	4,718,089	3.6	2,670,840			82.9
Other R.E. Adj. Rate	3,350,050	3,217,607	-4.0	2,964,551	-7.9	2,734,630	-7.8		-29.4
TOTAL DEL R.E. DELINQUENT >= 60 Days	35,057,832	41,625,327	18.7	39,188,074	-5.9	28,274,036	-27.9	33,027,880	16.8
DELINQUENT 30 to 59 Days									
First Mortgage	44,516,797	42,619,780		43,054,182	1.0	36,307,956	-15.7	47,434,722	30.6
Other	9,097,274	8,900,334	-2.2	9,566,009	7.5	9,425,144			
TOTAL DEL RE 30 to 59 Days TOTAL DEL R.E. LOANS >= 30 Days	53,614,071	51,520,114	-3.9	52,620,191	2.1	45,733,100	-13.1	55,820,416	22.1
•	88,671,903	93,145,441	5.0	91,808,265	-1.4	74,007,136	-19.4	88,848,296	20.1
RE LOAN DELINQUENCY RATIOS  % R.E. LOANS DQ >= 30 Days	0.40	0.00	0.0	0.40	0.0	0.57	40.5	0.04	40.0
% R.E. LOANS DQ >= 30 Days	3.16 1.25	3.22 1.44		3.19 1.36	-0.9 -5.4	2.57 0.98	-19.5 -28.0	2.91	13.2 10.2
TDR REAL ESTATE LOANS DELINQUENT >= 60 Days	1.25	1.44	15.5	1.30	-5.4	0.96	-20.0	1.00	10.2
TDR First Mortgage RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,100,664		9,258,701	125.8
TDR Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A N/A		685,667		649,866	
Total TDR First and Other RE Loans Delinquent >= 60 Days	N/A	N/A		N/A		4,786,331		9,908,567	107.0
% Total TDR 1st and Other RE Delinquent >= 60 Days / Total TDR									
1st and Other RE	N/A	N/A		N/A		8.03		18.77	133.7
TDR RE Loans Also Reported as Business Loans Delinquent >= 60 Days	N/A	N/A		N/A		1,284,800		304,729	-76.3
% TDR RE Lns also Reported as Business Loans Delinquent >= 60	N/A	N/A		IN/A		1,204,800		304,729	-/6.3
Davs / Total TDR RE Lns also Reported as Business Loans	N/A	N/A		N/A		56.65		8.20	-85.5
REAL ESTATE LOANS/LOC CHARGE-OFFS AND RECOVERIES:									
* Total 1st Mortgage Lns Charged Off	1,888,105	4,396,725	132.9	5,796,881	31.8	6,429,868	10.9	15,367,850	139.0
* Total 1st Mortgage Lns Recovered	34,082	59,676		407,442	582.8	667,922			
* NET 1st MORTGAGE LN C/Os	1,854,023	4,337,049	133.9	5,389,439	24.3	5,761,946	6.9	14,237,474	147.1
** Net Charge Offs - 1st Mortgage Loans	a :-		405 :		40 -				405 -
/ Avg 1st Mortgage Loans	0.10	0.22		0.27	19.9	0.28			135.7
* Total Other RE Lns Charged Off	7,658,514	7,712,075		8,140,692	5.6	6,547,761	-19.6		
* Total Other RE Lns Recovered	272,359	427,267	56.9	397,418	-7.0	661,532			
* NET OTHER RE LN C/Os ** 9/ Not Charge Offic Other BE Leans / Avg Other BE Leans	7,386,155	7,284,808		7,743,274	6.3	5,886,229			
** %Net Charge Offs Other RE Loans / Avg Other RE Loans	0.80	0.80	0.8	0.89	11.1	0.70	-21.1	0.49	-30.7
* Amounts are year-to-date and the related % change ratios are annualized.  ** Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizina)								-
# Means the number is too large to display in the cell	no annuanzing)								-
The NCUA Board approved a regulatory/policy change in May 2012 revising the	delinguency reporting re-	Luirements for troubled do	nt restruction	red (TDR) loans		<u> </u>	1		1
This policy change may result in a decline in delinquent loans reported as of Jun		ii dubied det		(1514) 154116.				12. R	ELoans 2

Column   MA		Mon	shor Business Lea	n Inform	ation			1	I	
Count of City   The Part of City   The Cit	Return to cover	Well			ation					-
Part Group, MA	03/04/2014		Count of CU:	118						
December   December										
Dec. 2009   Dec. 2009   Dec. 2009   Dec. 2009   Dec. 2009   S. Clip	Peer Group: N/A	Count of C			Nation * Peer Gro	up: All * S	State = 'MO' * Type	Included	I: Federally Insure	d State
MINISTER   BILLIONS   MINISTER		Count of C	o in Peer Group :	N/A						
Marcel Researce Lord MARIER		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
Purchassed Survey March 1997   1997		404 004 057	204 242 522	047	000 405 070	47.7	070 044 474	0.0	070 404 704	
Nameneric ADMARIA	Member Business Loans (NMBLB)  Purchased Business Loans or Participations to	164,321,957	221,342,530	34.7	260,425,872	17.7	2/8,314,1/4	6.9	279,461,734	0.4
Total Business Loren (MMELB)   184,450.410   288,993/70   402   303813,991   71,41   327,955/61   67,57   67,572   72,57   67,572   72,57   67,572   72,57   73,57   7		20,108,453	37,251,220	85.3	43,193,519	16.0	42,944,367	-0.6	34,497,690	-19.7
TOTAL DEVELOPMENT   TOTAL DEVELOPMENT   TYPING   248,918,000   300   200,150,045   178   312,752,777   6,7   307,780,169   1.4   1.0   1.4   1.0   1.4   1.0   1.4   1.0   1		184,430,410	258,593,750	40.2	303,619,391	17.4	321,258,541	5.8	313,959,424	-2.3
UNIVERSIDED COMMERTER   177,850,000   288,918,300   289,118,500   378, 317,5277   67   307,282,197   77   77   78   78   78   78   78		6,567,329	9,675,211	47.3	10,460,748	8.1	8,505,264	-18.7	6,677,267	-21.5
Contractions Control (NAME)   1 as a Uniform Section   ction   1 as a Uniform Section Section   1 as a Uniform Section   1 as a Uniform Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section   1 as a Uniform Section Section Section   1 as a Uniform Section Sectio		477.000.004	040 040 500		000 450 040	47.0	040 750 077		007.000.457	
Marcher Of Displayment   187   258   304   264   114   288   14   2.77   5.	UNFUNDED COMMITMENTS  %/Total Business Loans (NMBLB) Less Unfunded	177,863,081	248,918,539	39.9	293,158,643	17.8	312,753,277	6.7	307,282,157	-1.
NUMBER OF BUSINESS LOANS OUTSTANDING:  1		1.87	2.55	36.4	2.84	11.4	2.88	1.4	2.77	-3.
Number of Outstanding Purchased Bourses Lorans or   10	NUMBER OF BUSINESS LOANS OUTSTANDING:									
Predictation Interests to No. No.   1.95   1.90   1.95   1.90   0.0   1.95   1.96   1.95		1,264	1,406	11.2	1,658	17.9	1,667	0.5	1,737	4.
Total Number of Business Loans (Oxidatinding Mark LaSTAT SECURED BUSINESS LOANS (OX MEMBERS & NOH-MEMBERS)   1,867   1,246   1,867   1,665   2,03   6,971,005   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00   1,866   2,00		107	150	106	100	10.5	100	0.0	150	-16
REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
Familiard	REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)	1,071	1,000		1,010	10.1	1,007	0.0	1,000	
Non-Fam Residential Property	Construction and Development				6,376,187					
Owner Coursied, Non-Farm, Non-Feederies Property   N/A   N/A   78,738,005   78,002,007   73,000,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   73,000,007   7										
Non-Compress   Non-Famm Non-Residential Property   N/A   N/A   220,196.11   271,096.02   32,75,500.00   277,506.000   277,506.										
Troub Read Estates Secured Business Loans NNA NNA NNA NNA NNA NNA NNA NNA NNA NN				-						
MONAFEAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-MEMBERS)   MAKE MINES										
NA	NON-REAL ESTATE SECURED BUSINESS LOANS (TO MEMBERS & NON-	IN/A	IVA		200,130,110		270,103,974	3.0	211,000,000	- 2.
Commencial and Industrial Loans	MEMBERS)									
Unsecured Revinders Loans										
Unsecured Revolving Lines of Credit (Business Purpose)										
No.   No.					, ,					
NUMBER OF BUSINESS LOANS OUTSTANNING BY TYPE  Number - Familiand  N/A N/A 15 1 14 6,7 25 77. Number - Familiand  N/A N/A N/A 15 6 6 20.0 8 8 33. Number - Non-Fam Residential Property  N/A N/A N/A 174 4 535 6,6 8 816 -3. Number - Non-Fam Residential Property  N/A N/A N/A 197 4 235 25 77. Number - Non-Fam Residential Property  N/A N/A N/A 197 4 235 6,5 816 -3. Number - Owner Occupied, Non-Fam, Non-Residential Property  N/A N/A N/A 197 2 205 4.1 252 22 14 6.8 224 6.7 16 15 15 15 15 15 15 15 15 15 15 15 15 15								_		
Number - Construction and Development		1973	147		40,420,270		31,140,007	17.0	30,331,113	20.
Number - Noor-Grown Residential Property N/A N/A 1784		N/A	N/A		15		14	-6.7	25	78.
Number - Owner Occupied, Non-Farm, Non-Residential Property NA NA NA 197 205 4.1 252 2.1 Number - Non-Order Occupied, Non-Farm, Non-Residential Property NA NA NA 235 2 19 6.8 234 6. Total Number of Real Estatis Secured Business Loans NA NA NA 1136 1.279 3.5 1.335 4. Total Number - Commercial and Industrial Loans 1.345 1.355 4. Total Number - Commercial and Industrial Loans NA NA NA 111 6 6. 45.5 15 15 15 15 15 15 15 15 15 15 15 15 15	Number - Farmland	N/A	N/A		5		6	20.0	8	33.
Number - Non-Owner Occupied, Non-Farm, Non-Residential Property   N/A   N/A   1235   219   4.8   234   234   235   3.3										
Total Number of Real Estate Secured Business Loans										_
Number - Loans to finance agricultural production and other leans to farmers										
Number - Commercial and Industrial Loans										
Number - Unsecured Revolving Lines of Credit (Business Loans   N/A   N/A   264   236   -10.6   237   0.7										
Credit (Business Purpose)   N/A   N/A   264   236   1.0.6   237   0.0.0   0.0.0										
Total Number of Non-Real Estate Secured Business Loans  N/A  MROUNT OF BUSINESS LOANS GRANTEO OR PURCHASED:  MBL, (NMBLB) Granted YTD  78,272,830  91,953,792  17.5  80,855,259  -12.1  57,899,123  -28.4  100,199,622  77.  Purchased or Participation Interests to Nonmembers (NMBLB)  5,574,493  20,032,451  2594  26,821,668  33.9  14,718,109  45,1  9,931,688  32.  BUDINOUENCY - MEMBER BUSINESS LOANS  100 to 170 Business Loans  11,064,542  11,064,542  11,064,542  11,064,542  11,064,542  11,064,542  11,064,542  11,064,542  11,064,542  11,064,543  11,064,543  11,064,543  11,064,543  11,064,544										
MBL INBLES LOANS GRANTED OR PURCHASED:	, , ,									0.
***MBL (MBLB) Granted YTD ** **Purchased or Participation Interests to Nonmembers (NMBLB) ** **Purchased or Participation Interests to Nonmembers (NMBLB) ** ** **Purchased or Participation Interests to Nonmembers (NMBLB) ** ** ** ** ** ** ** ** ** ** ** ** **		N/A	N/A		612		5/8	-5.6	561	-2.
Purchased or Participation Interests to Nonmembers (NMBLB) ¹  5,574,493  20,032,451  259.4  26,821,668  3.3.9  14,718,109  -45.1  9,931,858  3.20  DELINOLINCY - MEMBER BUSINESS LOANS ²  50 to 59 Days Delinquent  3,100,458  2,792,393  4,737,541  111,7  5,882,452  24.2  7,999,746  34.5  3,415,730  54.1  1810 to 359 Days Delinquent  10,64,542  5,828,457  5,04  4,949,76  6,749  1,1516,255  6,30  1,294,867  1,295,293  1,294,867  1,295,293  1,294,867  1,295,293  1,294,867  1,295,293  1,294,867  1,295,293  1,294,867  1,295,293  1,294,867  1,295,295  1,287,295		78 272 830	91 953 792	17.5	80 855 259	-12 1	57 899 123	-28.4	100 199 622	73.
DELINQUENCY - MEMBER BUSINESS LOANS										
60 to 179 Days Delinquent	DELINQUENCY - MEMBER BUSINESS LOANS 2									
180 to 359 Days Delinquent								_		
> = 360 Days Delinquent										
Total Del Loans - All Types (>= 60 Days)  3,419,903										_
MBL DELINQUENCY RATIOS										
% MBL >= 30 Days Delinquent (Reportable delinquency)		0,410,000	5,414,755	30.5	11,244,000	107.7	11,272,001	0.5	7,300,100	25.
MBL CHARGE-OFFS AND RECOVERIES:		3.67	3.30	-10.1	5.01	51.9	6.23	24.5	5.13	-17.
"Total MBL Charge Offs		1.92	2.18	13.1	3.84	76.3	3.60	-6.0	2.59	-28.
"Total MBL Recoveries										
AGRICULTURAL RELATED MBL DELINQUENCY (reported in MBL above)    MBLs Agricultural Related >= 60 Days Delinquent (Reportable delinquency)										545.
% MBLs Agricultural Related > = 60 Days Delinquent (Reportable delinquency) N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A		10,338	11,499	11.2	1,190	-89.7	60,061	4,947.1	463,685	6/2.
MISCELLANEOUS MBL INFORMATION:  Real Estate Loans also Reported as Business Loans  153,542,678 210,265,558 36.9 254,867,503 21.2 262,214,706 2.9 272,068,403 3.00,000		N/A	N/A		N/A		N/A	1	0	_
Real Estate Loans also Reported as Business Loans		13/7	14/A		19/7		14/7		0	<u> </u>
Number of Construction & Development Loans - 723(a) 4 12 20.0 14 16.7 13 -7.1 22 69 Unsecured Business Loans Meeting 723.7(c)-(d) 957.609 758,884 2-0.8 1,851,880 144.0 1,099,541 -40.6 1,027,708 -6 Unsecured Business Loans Agricultural Related (NMBLB) 1 215,819 120,508 -44.2 1,780,662 1,377.6 1,733,480 -2.6 1,911,864 10 Unsecured Business Loans - 723.7(c)-(d) 957.609 120,508 -44.2 1,780,662 1,377.6 1,733,480 -2.6 1,911,864 10 Unsecured Business Loans - 723.7(c)-(d) 233 224 -3.9 71 -68.3 26 -63.4 36 38 Agricultural Related (NMBLB) 1 215,819 120,508 -44.2 1,780,662 1,377.6 1,733,480 -2.6 1,911,864 10 Unsecured Business Loans and Participations Sold 6 5 -16.7 16 220.0 12 -25.0 23 99 Business Loans and Participations Sold 6,393,321 3,236,775 4-9.4 5,197,400 60.6 3,269,986 -37.1 1,449,204 -55 SBA Loans Outstanding 5,709,266 6,005,377 5.2 11,547,497 92.3 9,790,285 -15.2 5,521,111 -45 Unumber of SBA Loans Outstanding 3 4 4 1 20.6 63 53.7 59,790,285 -15.2 5,521,111 -45 Unsecured Business Loans are annualized.	Real Estate Loans also Reported as Business Loans	153,542,678			254,867,503					
Unsecured Business Loans Meeting 723.7(c)-(d) 957,609 758,884 -20.8 1,851,480 144.0 1,099,541 -40.6 1,027,708 -6 Number of Unsecured Business Loans and Paticipation Sold 1,009,541 -40.6 1,027,708 -6 Number of Unsecured Business Loans -723.7(c)-(d) 233 224 -3.9 71 -68.3 26 -63.4 36 38 32 -6 Number of Unsecured Business Loans -723.7(c)-(d) 239 242 1,780,662 1,377.6 1,733,480 -2.6 1,911,684 10 Number of Outstanding Agricultural Related Loans 6 5 -16.7 16 220.0 12 -25.0 23 99 39 39 39 39 39 39 39 39 39 39 39 39	, , ,	3,302,648	5,810,062		6151753		4,631,002		6,246,012	
Number of Unsecured Business Loans - 723.7(c)-(d) 233 224 -3.9 71 -68.3 26 -63.4 36 36 36 36 36 36 36 36 36 36 36 36 36	Number of Construction & Development Loans - 723(a)	4								
Agricultural Related (NMBLB) 1 20,508 44.2 1,780,662 1,377.6 1,733,480 -2.6 1,911,864 10 Number of Outstanding Agricultural Related Loans 6 5 -16.7 16 220.0 12 -25.0 23 99 Pusiness Loans and Participations Sold 6,393,321 3,236,775 49.4 5,197,400 60.6 3,269,986 -371 1,1449,04 -55 SBA Loans Outstanding 5,709,286 6,005,377 5.2 11,547,497 92.3 9,790,285 -15.2 5,521,111 -42 Number of SBA Loans Outstanding 34 4 1 20.6 63 53.7 53 15.9 40 -24 PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; *Amounts are year-to-date and the related % change ratios are annualized.*										
Number of Outstanding Agricultural Related Loans 6 5 -16.7 16 220.0 12 -25.0 23 91										
*Business Loans and Participations Sold 6,393,321 3,236,775 49.4 5,197,400 60.6 3,269,986 -37.1 1,449,204 -55 SBA Loans Outstanding 5,709,286 6,005,377 5.2 11,547,497 92.3 9,790,285 -15.2 5,521,111 -42 Number of SBA Loans Outstanding 4 41 20.6 63 53.7 53 -15.9 40 -22 *PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; *Amounts are year-to-date and the related % change ratios are annualized.  *The NCUA Board approved a regulatory/policy change in May 2012 revising the definquency reporting requirements for troubled debt restructured (TDR) loans.			120,508							
SBA Loans Outstanding 5,709,286 6,005,377 5.2 11,547,497 92.3 9,790,285 -15.2 5,521,111 -43  Number of SBA Loans Outstanding 20.6 63 53.7 53 -15.9 40 -24  **PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003: *Amounts are year-to-date and the related % change ratios are annualized.**  **The NCUA Board approved a regulatory/policy change in May 2012 revising the definquency reporting requirements for troubled debt restructured (TDR) loans.		-	3.236.775							
Number of SBA Loans Outstanding  34 41 20.6 63 53.7 53 -15.9 40 -24  PART 723 REDEFINED MEMBER BUSINESS LOANS IN OCTOBER 2003; Amounts are year-to-date and the related % change ratios are annualized.  The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
<sup>2</sup> The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans.										
		rting requirements for	troubled debt restruc	tured (TDR	t) loans.					

Return to cover		tments, Cash, & Cas For Charter :		lionto					
03/04/2014 CU Name: N/A									I
CU Name: N/A	l l	Count of CU:							
Peer Group: N/A		Asset Range :							
·				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Federa	ally Insured State Cr	edit
	Count of	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
INVESTMENT, CASH ON DEPOSIT AND CASH EQUIVALENTS									
ACS 320 CLASS OF INVESTMENTS									
Held to Maturity < 1 yr	39,757,392	12,599,193	-68.3	11,484,519	-8.8	30,397,615	164.7	13,830,507	-54.5
Held to Maturity 1-3 yrs	34,572,481	26,348,741	-23.8	68,799,741	161.1	34,259,619	-50.2	30,692,069	-10.4
Held to Maturity 3-5 yrs	131,324,782	82,030,696	-37.5	68,020,619	-17.1	87,176,299	28.2	81,140,723	-6.9
Held to Maturity 5-10 yrs	11,248,710	8,546,551	-24.0	19,784,565	131.5	17,990,752	-9.1	35,408,696	96.8
Held to Maturity 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Held to Maturity > 10 yrs	2,451,799	4,290,914	75.0	201,947	-95.3	2,953,677	1,362.6	6,322,666	114.1
TOTAL HELD TO MATURITY	219,355,164	133,816,095	-39.0	· · · · · · · · · · · · · · · · · · ·	25.8	172,777,962	2.7	167,394,661	-3.1
Available for Sale < 1 yr	115,176,671	230,699,021	100.3	296,660,707	28.6	330,214,080	11.3	235,660,196	-28.6
Available for Sale 1-3 yrs	305,200,288	522,719,166			30.3	741,393,519	8.8	424,270,652	-42.8
Available for Sale 1-5 yrs  Available for Sale 3-5 yrs	474,468,220	604,555,262	27.4	,,-	20.6	615,415,656	-15.6	932,173,106	51.5
Available for Sale 5-10 yrs	69,743,941	132,948,424	90.6		-5.4	177,561,687	41.1	246,417,752	38.8
Available for Sale 3-10 yrs	09,743,941 N/A	132,946,424 N/A	90.0	123,616,715 N/A	-5.4	177,561,667 N/A	41.1	N/A	30.0
		20,606,763	00.5		05.0	13,408,439	00.0	18,225,945	25.0
Available for Sale > 10 yrs	11,231,163		83.5		65.0		-60.6	, ,	35.9
TOTAL AVAILABLE FOR SALE	975,820,283	1,511,528,636	54.9	1,867,174,678	23.5	1,877,993,381	0.6	1,856,747,651	-1.1
Trading < 1 year	0	0	-	0	-	0		0	N/A
Trading 1-3 years	0	0	,	0	,	0		0	N/A
Trading 3-5 years	0	0	N/A	0	N/A	0	N/A	0	N/A
Trading 5-10 years	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9
Trading 3-10 years	N/A	N/A		N/A		N/A		N/A	<u> </u>
Trading > 10 years	0	0	N/A	0	N/A	0	N/A	0	N/A
TOTAL TRADING	16,134,503	17,273,001	7.1	17,480,229	1.2	18,636,459	6.6	20,675,914	10.9
Other Investments < 1 yr	1,228,954,217	1,045,081,832	-15.0	1,046,469,486	0.1	1,199,474,817	14.6	969,956,899	-19.1
Other Investments 1-3 yrs	393,987,884	391,244,532	-0.7	395,849,573	1.2	394,765,501	-0.3	380,818,244	-3.5
Other Investments 3-5 yrs	52,397,216	53,125,329	1.4		54.5	135,338,229	64.8	148,794,803	9.9
Other Investments 5-10 yrs	23,301,198	25,906,574	11.2	29,345,076	13.3	35,775,721	21.9	42,927,573	20.0
Other Investments 3-10 yrs	N/A	N/A		N/A		N/A		N/A	
Other Investments > 10 yrs	542,646	1,543,963	184.5	2,217,389	43.6	1,565,729	-29.4	1,596,828	2.0
TOTAL Other Investments	1,699,183,161	1,516,902,230	-10.7	1,555,983,405	2.6	1,766,919,997	13.6	1,544,094,347	-12.6
MATURITIES:									
Total Investments < 1 yr	1,383,888,280	1,288,380,046	-6.9	1,354,614,712	5.1	1,560,086,512	15.2	1,219,447,602	-21.8
Total Investments 1-3 yrs	733,760,653	940,312,439	28.1	1,145,959,316	21.9	1,170,418,639	2.1	835,780,965	-28.6
Total Investments 3-5 yrs	658,190,218	739,711,287	12.4		18.9	837,930,184	-4.7	1,162,108,632	38.7
Total Investments 5-10 yrs	120,428,352	184,674,550	53.3		4.2	249,964,619	29.9	345,429,935	38.2
Total Investments 3-10 yrs	N/A	N/A	55.5	192,426,363 N/A	7.2	249,904,019 N/A	23.3	N/A	30.2
Total Investments > 10 yrs	14,225,608	26,441,640	85.9		37.8	17,927,845	-50.8	26,145,439	45.8
Total Investments > 10 yrs	2,910,493,111	3,179,519,962	1		13.5	3,836,327,799	6.3	3,588,912,573	-6.4
	2,910,493,111	3,179,319,962	9.2	3,000,929,703	13.5	3,030,321,199	0.3	3,300,812,573	-0.4
# Means the number is too large to display in the cell			-						. InvCash

		Other Investment Inf	formation				T T		
Return to cover		For Charter :		•					
03/04/2014		Count of CU :							
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :	Region:	Nation * Peer Group	: All * Sta	ate = 'MO' * Type Inc	luded: Fe	derally Insured Stat	e Credit
	Count of	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
INVESTMENT SUMMARY:									
NCUA Guaranteed Notes (included in US Gov't Obligations)	N/A			23,753,888	88.7	35,620,703		29,312,585	
Total FDIC-Issued Guaranteed Notes	N/A			50,000		5,000		0	
All Other US Government Obligations	N/A			61,156,480		64,363,364	5.2	105,075,315	
TOTAL U.S. GOVERNMENT OBLIGATIONS	36,312,842	107,537,224	196.1	84,960,368	-21.0	99,989,067	17.7	134,387,900	34.4
Agency/GSE Debt Instruments (not backed by mortgages)	667,624,758			929,141,922	11.3	891,482,742		899,712,484	
Agency/GSE Mortgage-Backed Securities	413,225,224			958,550,052	47.8	995,713,210		936,032,309	
TOTAL FEDERAL AGENCY SECURITIES	1,080,849,982		37.3	1,887,691,974	27.2	1,887,195,952	0.0	1,835,744,793	-2.7
Securities Issued by States and Political Subdivision in the U.S.	N/A		747	10,926,890	007.4	11,720,048		12,531,992	
Privately Issued Mortgage-Related Securities	10,014,077	2,533,702		12,595,154		9,321,767	-26.0	0	
Privately Issued Securities (FCUs only)  Privately Issued Mortgage-Backed Securities (FISCUs Only)	N/A	0		0		0		0	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	2,985,165			4,177,286	-37.4	3,659,674		2,719,448	
TOTAL OTHER MORTGAGE-BACKED SECURITIES	12,999,242	9,201,708	-29.2	16,772,440	82.3	12,981,441	-22.6	2,719,448	-79.1
Mutual Funda	25 200 050	00 044 054		00.045.400	0.0	00,000,040	0.0	00 544 074	40.0
Mutual Funds Common Trusts	25,328,658		5.9	26,815,130	0.0	26,862,342	0.2	29,544,874	10.0
TOTAL MUTUAL FUNDS & COMMON TRUST INVESTMENTS	5,763,533			3,635,758	234.8	3,485,899 30,348,241	-4.1	3,566,097	2.3 9.1
	31,092,191	27,897,090	-10.3	30,450,888	9.2		-0.3	33,110,971	
Bank Issued FDIC-Guaranteed Bonds MORTGAGE RELATED SECURITIES:	N/A	N/A		0		0	N/A	0	N/A
	440 004 540	252 404 200	440.0	455.004.040	70.0	471.919.453	0.7	350,264,470	25.0
Collateralized Mortgage Obligations  Commercial Mortgage Backed Securities	119,281,548			455,264,248	79.8	,,	3.7	, ,	
OTHER INVESTMENT INFORMATION:	23,807,700	33,983,221	42.7	38,100,874	12.1	47,849,910	25.6	55,197,780	15.4
Non-Mortgage Related Securities With Embedded Options									
or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Non-Mortgage Related Securities With Maturities > 3 Yrs			14// 1				1471		
Without Embedded Options or Complex Coupon Formulas	0	0	N/A	0	N/A	0	N/A	0	N/A
Securities per 703.12(b)	0	0	N/A	0	N/A	0	N/A	0	N/A
Deposits/Shares per 703.10(a)	0	0	N/A	0	N/A	0	N/A	0	N/A
Market Value of Investments Purchased Under									
Investment Pilot Program (703.19)	0		,	0	N/A	0		0	N/A
Fair Value of Total Investments	2,881,314,361	3,181,323,843		3,611,104,483	13.5	3,837,870,621	6.3	3,591,209,395	
Investment Repurchase Agreements	136,265	136,621	0.3	0	-100.0	0	N/A	0	N/A
Borrowing Repurchase Agreements Placed in Investments for Positive Arbitrage	0	0	N/A	0	N/A	0	N/A	0	N/A
Cash on Deposit in Corporate Credit Unions	433,986,036		-28.6	167,120,029	-46.1	149,005,809	,	117,556,943	
Cash on Deposit in Other Financial Institutions	204,170,412			451,634,466	86.6	607,131,227	34.4	501,301,897	-17.4
CUSO INFORMATION	204,170,412	241,000,100	10.5	451,054,400	00.0	007,131,227	54.4	301,301,037	-17.4
Value of Investments in CUSO	17,452,633	17,452,693	0.0	18,884,212	8.2	34,999,085	85.3	40,662,601	16.2
CUSO loans	306,659			5,604,830	-18.5	856,874	-84.7	406,243	
Aggregate cash outlays in CUSO	7,141,660			7,929,881	2.5	21,749,309		22,183,418	
WHOLLY OWNED CUSO INFORMATION	7,141,000	1,700,010	0.0	7,020,001	2.0	21,140,000	174.0	22,100,410	2.0
Total Assets of Wholly Owned CUSOs	13,202,095	14,860,564	12.6	14,741,319	-0.8	37,534,241	154.6	42.233.653	12.5
Total Capital of Wholly Owned CUSOs	9,904,543			10,769,406	9.3	25,573,553		37,985,917	48.5
Net Income/Loss of Wholly Owned CUSOs	2,312,319			872,361	710.9		429.5	3,859,511	-16.4
Total Loans of Wholly Owned CUSOs	N/A			303,645		352,700	16.2	388,198	10.1
Total Delinquency of Wholly Owned CUSOs	0		N/A	13,969	N/A	35,299		17,033	-51.7
, , , , , , , , , , , , , , , , , , , ,			. 4//1	10,000	. 1//3	55,233	.52.1	17,000	51.7
Inv not Authorized by the FCU Act or NCUA R&R (SCU only)	0	0	N/A	0	N/A	0	N/A	0	N/A
Outstanding Balance of Brokered CDs and Share						-		-	
Certificates Purchased	145,927,182	191,218,162	31.0	200,308,811	4.8	198,441,630	-0.9	167,319,924	-15.7
CREDIT UNION INVESTMENT PROGRAMS									
Mortgage Processing	16	16	0.0	16	0.0	16	0.0	18	12.5
Approved Mortgage Seller	8			9		15	66.7	15	0.0
Borrowing Repurchase Agreements	2			2		0		0	
Brokered Deposits (all deposits acquired through 3rd party)	1			1		1		2	100.0
Investment Pilot Program	0			0		0		0	
Investments Not Authorized by FCU Act (SCU only)	0			0		0		0	
Deposits and Shares Meeting 703.10(a)	1			2	0.0	0		0	
Brokered Certificates of Deposit (investments)	18		16.7	21	0.0		33.3	30	
Investments Used to Fund Employee Benefit Plans (Book Value)	N/A			N/A		N/A		80,166,047	
Investments Used to Fund Employee Benefit Plans (Market Value)	N/A	N/A		N/A		N/A		80,275,485	
% Fair (Market) Value to Book Value of Investments Used to Fund	\$1/A	A1/A		h1/A		81/8		400 11	
Employee Benefit Plans Investments Impermissible under NCUA R&R Part 703 Allowed Under	N/A	N/A	1	N/A		N/A		100.14	1
Investments Impermissible under NCUA R&R Part 703 Allowed Under Section 701.19(c) if directly related to an Employee Benefit Plan									
Obligation - Book Value (FCUs only)	N/A	N/A		N/A		N/A		0	
# Means the number is too large to display in the cell				711				-	
								15.Oth	erinvinfo

	Commission of the	- Information Off D	-l C	haat 8 Damaninaa	1		ı		
Return to cover	Supplemental Shal	re Information, Off B For Charter :		neet, & Borrowings					
03/04/2014		Count of CU :							i
CU Name: N/A		Asset Range :	N/A						
Peer Group: N/A		Criteria :		Nation * Peer Group	: All * St	ate = 'MO' * Type Inc	luded: F	ederally Insured Stat	e Credit
	Count of	f CU in Peer Group :	N/A						
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
SUPPLEMENTAL SHARES/DEPOSITS (included in total Shares):									<u>_</u>
Accounts Held by Member Government Depositors	20,909,323	7,683,088	-63.3	703,172	-90.8	723,779	2.9	753,956	4.2
Accounts Held by Nonmember Government Depositors	521,258	647,541	24.2	1,287,186	98.8	1,191,037	-7.5	1,589,289	33.4
Employee Benefit Member Shares	12,585,566	13,809,274	9.7		11.4	17,069,603		18,132,072	6.2
Employee Benefit Nonmember Shares	0	0			N/A	0		0	N/A
529 Plan Member Deposits	0				N/A	0		0	N/A
Non-dollar Denominated Deposits	0				N/A	0	+	0	N/A
Health Savings Accounts  Dollar Amount of Share Certificates >= \$100,000	3,344,169 476,210,480	5,344,456 441,991,144	59.8 -7.2		55.0 2.5			14,903,210 461,295,340	35.9 2.5
Dollar Amount of IRA/Keogh >= \$100,000	282,953,227	303,433,295	7.2		5.8	-,,			-1.1
Dollar Amount of Share Drafts Swept to Regular Shares or	202,000,227	000,100,200		021,101,011	0.0	020,011,000	2.0	020,000,002	
Money Market Accounts	135,714	0	-100.0		N/A	7,266,969	N/A	3,891,828	-46.4
Business Share Accounts	N/A	N/A		N/A		N/A		187,002,597	<b></b>
Negative Shares as Included in All Other Unsecured Loans/Lines of Credit SAVING MATURITIES	N/A	N/A		N/A		N/A		7,493,413	
< 1 year	7,044,643,938	7,368,267,585	4.6		4.6		5.9		3.7
1 to 3 years	613,278,393	646,794,591	5.5		7.8		0.9		3.3
> 3 years	285,762,261	355,955,741	24.6		19.0	494,472,002	16.7	471,634,398	-4.6
Total Shares & Deposits	7,943,684,592	8,371,017,917	5.4	8,827,111,059	5.4	9,356,092,965	6.0	9,654,946,433	3.2
INSURANCE COVERAGE IN ADDITION TO NCUSIF Share/Deposit Insurance in Addition to NCUSIF	10	10	0.0	9	-10.0	9	0.0	0	-11.1
Dollar Amount of Shares/Deposits Covered by Additional Insurance	33,831,417	41,739,204	23.4		173.7	44,136,439		37,545,760	-11.1
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR BUSINESS	33,031,417	41,739,204	20.4	114,220,440	173.7	44,130,433	-01.4	37,343,700	-14.5
LOANS									l '
Member Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		3,808,237	
Member Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		2,558,769	
Nonmember Business Loans Secured by Real Estate	N/A	N/A		N/A		N/A		255,089	<u> </u>
Nonmember Business Loans NOT Secured by Real Estate	N/A	N/A		N/A		N/A		55,172	<u> </u>
Total Unfunded Commitments for Business Loans	26,813,050	18,368,390	-31.5	10,460,748	-43.1	8,505,264	-18.7	6,677,267	-21.5
Miscellaneous Business Loan Unfunded Commitments (Included In									l '
Categories Above) Agricultural Related Business Loans	N/A	N/A		N/A		N/A		38,607	
Construction & Land Development	0	991,939	N/A	1,875,630	89.1	556,238	-70.3	366,156	-34.2
Outstanding Letters of Credit	20,245,721	8,693,179			-87.8	80,015		0	-100.0
OFF-BALANCE SHEET - UNFUNDED COMMITMENTS FOR ALL									
REMAINING LOANS (NON-BUSINESS)									ļ
Revolving O/E Lines 1-4 Family	419,487,575	422,930,851	0.8		0.0		-3.1	402,958,036	-1.6
Credit Card Line	788,043,198	779,667,644	-1.1		2.7	846,690,347	5.8	913,329,951	7.9
Unsecured Share Draft Lines of Credit Overdraft Protection Programs	127,344,947 191,893,464	130,352,437 196,658,539	2.4		-12.1 16.6	115,553,199 239,706,356			0.2 -0.2
Residential Construction Loans-Excluding Business Purpose	2,941,689	635,443	-78.4		-35.2	1,094,950		704,757	-35.6
Federally Insured Home Equity Conversion Mortgages (HECM)	2,341,009	033,443			-33.2 N/A	1,094,950		704,737	-33.0 N/A
Proprietary Reverse Mortgage Products	0	0			N/A	0		0	N/A
Other Unused Commitments	13,330,531	39,737,926			20.8		+	49,724,648	-6.7
Total Unfunded Commitments for Non-Business Loans	1,543,041,404	1,569,982,840	1.7		2.9		3.1	1,721,595,341	3.4
Total Unused Commitments	1,569,854,454	1,588,351,230	1.2	1,625,802,279	2.4	1,674,263,735	3.0	1,728,272,608	3.2
%(Unused Commitments / Cash & ST Investments)	106.43	114.70	7.8		-2.9			129.01	28.8
Unfunded Commitments Committed by Credit Union	N/A	N/A		1,623,429,708		1,673,842,282	3.1	1,727,300,501	3.2
Unfunded Commitments Through Third Party	N/A	N/A		2,372,571		421,453		972,107	130.7
Loans Transferred with Recourse 1	164,973,233	115,433,908	-30.0		28.1	155,461,938		165,207,539	6.3
Pending Bond Claims	988,192	170,181	-82.8		59.8	247,011	-9.2	261,965	6.1
Other Contingent Liabilities  CREDIT AND BORROWING ARRANGEMENTS:	571,338	597,917	4.7	591,717	-1.0	698,363	18.0	720,071	3.1
Num FHLB Members	18	21	16.7	22	4.8	24	9.1	26	8.3
LINES OF CREDIT (Borrowing)	10	21	10.7	22	4.8	24	9.1	20	0.3
Total Credit Lines	1,623,048,984	1,553,164,660	-4.3	1,506,357,628	-3.0	1,521,031,448	1.0	1,535,138,979	0.9
Total Committed Credit Lines	45,506,132	18,470,000			74.1	27,758,001	-13.7		
Total Credit Lines at Corporate Credit Unions	502,943,302				-28.7	296,893,503			-6.4
Draws Against Lines of Credit	30,652,516	19,261,035			-40.6	5,438,248			-46.4
BORROWINGS OUTSTANDING FROM CORPORATE									
CREDIT UNIONS			L						000
Line of Credit Outstanding from Corporate Cus	7,150,999	3,039,178			12.2	438,248		2,025,936	362.3
Term Borrowings Outstanding from Corporate Cus MISCELLANEOUS BORROWING INFORMATION:	141,467,000	12,000,000	-91.5	7,000,000	-41.7	5,000,000	-28.6	0	-100.0
Assets Pledged to Secure Borrowings	666,440,336	623,965,585	-6.4	649,604,988	4.1	723,556,969	11.4	909,178,493	25.7
Amount of Borrowings Subject to Early Repayment at	000,440,336	023,903,585	-0.4	049,004,988	4.1	123,330,909	11.4	509,170,493	
Lenders Option	92,943,000	101,157,000	8.8	86,000,000	-15.0	53,000,000	-38.4	13,000,000	-75.5
Uninsured Secondary Capital <sup>2</sup>	0	0	N/A	0	N/A	0	N/A	0	N/A
# Means the number is too large to display in the cell									
Included MBL construction and land development prior to 03/31/09.									
<sup>2</sup> Balance included in "Subordinated Debt Included in Net Worth" from 12/31/2011 for	ward							16.SuppShareO	BS&Borr

Per Charter   MA		Miscella	neous Information, Pr	ograms.	Services	Ī				
Count of Cut in Peer Group.   No.	Return to cover	Misociia			OCI VICES					
Proceedings   Proceedings   Process   Proces	03/04/2014									
MELBERSHIP   Dec-2009   Dec-2011   Sc Clip   Dec-2011   Sc Clip   Dec-2012   Sc Clip   Dec-2013   Dece2013   D										
Marcia Care Municipa:   1,24,716   1,26,769   1,26,769   1,26,776   1,06,77	Peer Group: N/A				Nation * Peer Group:	All * State	e = 'MO' * Type Includ	led: Fede	rally Insured State Cr	edit
MEMBERSHEP		Count	of CU in Peer Group :	N/A						
MEMBERSHEP										
Name Control Members		Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
Num Profession Members	-									
**S. Current Members to Potential Members   4.80										2.5
"More Management (1974)   1.00										
Total Non-Savings Accis  War PLO TYPES  Num Full Time Employees  3.017 3.071 1.8 3.462 2.3 3.8371 2.307,41 2.5 2.408,0212 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.4 3.5 2.5 2.5 2.4 3.5 2.5 2.5 2.4 3.5 2.5 2.5 2.4 3.5 2.5 2.5 2.4 3.5 2.5 2.5 2.4 3.5 2.5 2.5 2.5 2.5 2.5 2.5 2.4 3.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2.5 2										
SEMILOYEES										
Num Full-Time Entrophyses		2,223,637	2,267,742	2.0	2,338,371	3.1	2,397,741	2.5	2,460,212	2.6
Norm Part Time Employees										
BRANCHES	, ,									2.4
Name of CU Branches   322   332   336   12   396   5-55   316   2	1 /	411	422	2.7	410	-2.8	419	2.2	431	2.9
Namer of USE Reporting Shared Stranchess   26   27   3.8   28   3.7   29   3.6   31   6    If Billia to all on benches or organd ordering facilities   0   0   1   NA   11   1,000   13   18.2   31   30    If Strain Amount of Lordon Formeties or 10   1   NA   11   1,000   13   18.2   31   30    NA   11   1,000   13   18.2   31   30   31   30   31   30   31   30   31   30   30										
Plan to add new branches or expand existing facilities   0										
MISCELLAREOUS LOAN INFORMATION:										6.9
"Total Announ of Loans Granted YTD"		0	1	N/A	11	1,000.0	13	18.2	13	0.0
**Total Short-Term, Small Amount (STS), Loans Granted Year to Date (FCLUS ChM)**  **MEMBERS SERVICE AND PRODUCT OFFERINGS**  **Credit Procursors**  **Credit Pro										<u> </u>
Marcon   NA		2,879,991,555	2,760,548,712	-4.1	2,828,157,187	2.4	3,585,595,476	26.8	3,517,649,056	-1.9
MEMBERS SERVICE AND PRODUCT OFFERNOS (Credit Programs):  Business Loans 22 2 22 0.0 22 0.0 32 45.5 29 9.  Business Loans 22 2 22 0.0 0 17 13.3 19 11.8 23 21.  Debt Cancellation/Suspension 5 6 20.0 6 0.0 7 16.7 9 28.6 9 0.0 10 11.1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 1 0.0 1 1 0.0 1 1 0.0 1 1 0.0 1 1 1 0.0		N1/A	^			NI/A	•	NI/A	^	NI/A
Credit Proctames		N/A	0		0	IN/A	0	IN/A	0	N/A
Beunes Loans										
Tredit Builder		22	22	0.0	22	0.0	22	45.5	20	-9.4
Debt Cencellation/Suspension  5										
Direct Financing Leases   1   1   0   0   1   0   0   -000   0   No   No   No   No   No   No										
Indirect Dissiness Loans   6										
Indirect Consumer Loans   29										
Indirect Mongage Loans   7										_
Interest Only or Payment Option 1st Mortgage Loans 5 5 5 0.0 5 0.0 7 40.0 111 57.  Micro Business Loans 111 111 10 0 10 13 18.2 13 0.0 13 10.0 113 10.0 114 10.0 115										
Micro Dissiness Leans										
Micro Consumer Loans										
Overdraft Lines of Credit   58										
Overstart Protection										
Participation Loans Partic										
Pay Day Loans										
Real Estate Loans	•									
Refund Anticipation Loans 2 2 2 0.0										
Risk Based Loans										
Share Secured Credit Cards    Share Secured Credit Cards   23   24   4.3   26   8.3   27   3.8   31   14.	·									_
Short-Ferm, Small Amount Loans (STS) N/A 0										
MEMBER SERVICE AND PRODUCT OFFERINGS (Other Programs):										
ATM/Debit Card Program   81   89   9.9   91   2.2   88   -3.3   88   0.0		IN/A	Ü		0	N/A	0	IN/A	U	N/A
ATM/Debit Card Program										
Business Share Accounts 35 38 8.6 38 0.0 41 7.9 43 4. Check Cashing 60 64 6.7 64 0.0 62 3.1 62 0.0 62 6.7 64 0.0 62 3.1 62 0.0 62 6.7 64 0.0 62 3.1 62 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.7 64 0.0 62 6.0 62 6.7 64 0.0 62 6.7 6		01	90	0.0	01	2.2	00	2.2	00	0.0
Check Cashing 60 64 6.7 64 0.0 62 -3.1 62 0. First Time Homebuyer Program 9 9 9 0.0 11 22.2 12 9.1 13 8. Health Savings Accounts 1 8 10 25.0 10 0.0 11 10.0 11 1 0.0 1 1 1 1	•									
First Time Homebuyer Program  9 9 9 0.0 11 22.2 12 9.1 13 8. Health Savings Accounts  8 10 25.0 10 0.0 11 10.0 11 10.0 11 1 0.0 In-School Branches  9 1 2 0.0 2 0.0 2 0.0 2 0.0 1 5.50. In-School Branches  1 2 100.0 2 0.0 2 0.0 2 0.0 1 5.50. Insurance/Investment Sales  1 2 100.0 1 2 0.0 1 33 10.0 33 0.0 International Remittances  1 1 1 1 1 1 0.0 12 9.1 12 0.0 17 41. Low Cost Wire Transfers  1 62 70 12.9 71 1.4 83 16.9 84 1.  **Number of International Remittances Originated YTD  N/A  N/A  N/A  N/A  N/A  N/A  N/A  N/										
Health Savings Accounts  8 10 25.0 10 0.0 11 10.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 11 0.0 12 0.0 2 0.0 2 0.0 2 0.0 1 0										
Individual Development Accounts 2 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 2 0.0 1.5. Concepted Merger/Acquisition Qualifying for Business Combinations Combinated Reasing Scombinations Combinations Completed Merger/Acquisition Qualifying for Business Combinations										
In-School Branches 1 2 100.0 2 0.0 2 0.0 1 -50. Insurance/Investment Sales 3 7.1 30 0.0 33 10.0 33 0.0 International Remittances 1 11 11 11 0.0 12 9.1 12 0.0 17 41.  Low Cost Wire Transfers 62 70 12.9 71 1.4 83 16.9 84 1.  **Number of International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A	Ü									
Insurance/Investment Sales 28 30 7.1 30 0.0 33 10.0 33 0.0 International Remittances 111 11 11 0.0 12 9.1 12 0.0 17 41.   Low Cost Wire Transfers 62 70 12.9 71 1.4 83 16.9 84 1.   **Number of International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A										-
International Remittances International International Remittances International										
Low Cost Wire Transfers 62 70 12.9 71 1.4 83 16.9 84 1.  **Number of International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A										
**Number of International Remittances Originated YTD N/A N/A N/A N/A N/A N/A N/A N/A N/A N/A										
MERGERS/ACQUISITIONS:   Completed Merger/Acquisition Qualifying for   Business Combo Accting (FAS 141R)   4   2   -50.0   2   0.0   4   100.0   4   0.				12.9		1.4		16.9		
Completed Merger/Acquisition Qualifying for Business Combo Acctng (FAS 141R)  4 2 -50.0 2 0.0 4 100.0 4 0.  Adjusted Retained Earnings Obtained through Business Combinations  2,874,594 2,741,933 -4.6 2,741,933 0.0 240,651 -91.2 305,438 26.  Fixed Assets - Capital & Operating Lease Pmts On Fixed Assets for discounted to PV)  21,481,513 22,711,522 5.7 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.  Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.		N/A	N/A		IN/A		N/A		1,975	<del>                                     </del>
Business Combo Accting (FAS 141R)										<del>                                     </del>
Adjusted Retained Earnings Obtained through  Business Combinations  2,874,594  2,741,933  -4.6  2,741,933  0.0  240,651  -91.2  305,438  26.  Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV)  21,481,513  22,711,522  5.7  22,307,173  -1.8  19,282,776  -13.6  26,319,727  36.  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.		4	2	-50.0	2	0.0	4	100.0	4	0.0
Business Combinations   2,874,594   2,741,933   -4.6   2,741,933   0.0   240,651   -91.2   305,438   26.				55.0		0.0		.00.0		0.0
Fixed Assets - Capital & Operating Leases Aggregate of Future Capital and Operating Lease Pmts On Fixed Assets (not discounted to PV) 21,481,513 22,711,522 5.7 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36. Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.		2,874,594	2,741,933	-4.6	2,741,933	0.0	240,651	-91.2	305,438	26.9
Aggregate of Future Capital and Operating Lease Pmts on Fixed Assets (not discounted to PV) 21,481,513 22,711,522 5.7 22,307,173 -1.8 19,282,776 -13.6 26,319,727 36.  *Annualization factor: March = 4; June = 2; September = 4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.	Fixed Assets - Capital & Operating Leases								·	
*Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or no annualizing)  **Amount is year-to-date and the related % change ratio is annualized.	Aggregate of Future Capital and Operating Lease Pmts									
** Amount is year-to-date and the related % change ratio is annualized.	on Fixed Assets (not discounted to PV)	21,481,513	22,711,522	5.7	22,307,173	-1.8	19,282,776	-13.6	26,319,727	36.5
	* Annualization factor: March = 4; June = 2; September =4/3; December = 1 (or	no annualizing)								
	** Amount is year-to-date and the related % change ratio is annualized.									
	# Means the number is too large to display in the cell								17.MiscInfoAnd	dServices

	Inform	ation System	c 9 Toch	nology.					
Return to cover	inform	ation System For Charter :		lology					
03/04/2014		Count of CU:							
CU Name: N/A		Asset Range :							
Peer Group: N/A	-			Nation * Peer	Group: A	II * State = 'M	O' * Tvp	Included: Fe	derally
	Count of CU in								,
	Dec-2009	Dec-2010	% Chg	Dec-2011	% Chg	Dec-2012	% Chg	Dec-2013	% Chg
			Ū						Ū
System Used to Maintain Share/Loan Records									
Manual System (No Automation)	1	1	0.0	1	0.0	1	0.0	1	0.0
Vendor Supplied In-House System	74	73	-1.4	68	-6.8	66	-2.9	64	-3.0
Vendor On-Line Service Bureau	45	45	0.0	49	8.9	47	-4.1	49	4.3
CU Developed In-House System	1	1	0.0	1	0.0	0	-100.0	0	N/A
Other	5	5		4	-20.0	4	0.0	4	0.0
Electronic Financial Services									
Home Banking Via Internet Website	86	87	1.2	89	2.3	88	-1.1	89	1.1
Audio Response/Phone Based	73	72	-1.4	72	0.0	71	-1.4	70	-1.4
Automatic Teller Machine (ATM)	82	82	0.0	82	0.0	85	3.7	85	0.0
Kiosk	6	6		6	0.0	6	0.0	7	16.7
Mobile Banking	7	12	71.4	16	33.3	29	81.3	38	31.0
Other	4	4	0.0	4	0.0	2	-50.0	3	50.0
Services Offered Electronically									
Member Application	33	34	3.0	36	5.9	40	11.1	39	-2.5
New Loan	44	45	2.3	44	-2.2	46	4.5	48	4.3
Account Balance Inquiry	89	89	0.0	90	1.1	90	0.0	91	1.1
Share Draft Orders	61	63	3.3	63	0.0	63	0.0	65	3.2
New Share Account	21	21	0.0	21	0.0	23	9.5	24	4.3
Loan Payments	82	84	2.4	85	1.2	82	-3.5	83	1.2
Account Aggregation	11	12	9.1	12	0.0	13	8.3	15	15.4
Internet Access Services	24	23	-4.2	25	8.7	26	4.0	28	7.7
e-Statements	71	73	2.8	74	1.4	77	4.1	80	3.9
External Account Transfers	14	15		18	20.0	22	22.2	26	18.2
View Account History	91	91	0.0	92	1.1	91	-1.1	91	0.0
Merchandise Purchase	5	5	0.0	5	0.0	5	0.0	5	0.0
Merchant Processing Services	4	4	0.0	5	25.0	6	20.0	6	0.0
Remote Deposit Capture	2	5	150.0	6	20.0	10	66.7	14	40.0
Share Account Transfers	86	86	0.0	89	3.5	88	-1.1	89	1.1
Bill Payment	61	64	4.9	67	4.7	68	1.5	71	4.4
Download Account History	74	76	2.7	77	1.3	75	-2.6	77	2.7
Electronic Cash	5	5	0.0	5	0.0	4	-20.0	5	25.0
Electronic Signature Authentication/Certification	2	2	0.0	3	50.0	3	0.0	6	100.0
Mobile Payments	N/A	N/A		N/A		N/A		7	
Type of World Wide Website Address									
Informational	13	12	-7.7	11	-8.3	11	0.0	11	0.0
Interactive	8	8	0.0	8	0.0	3	-62.5	2	-33.3
Transactional	79	80	1.3	83	3.8	86	3.6	88	2.3
Number of Members That Use Transactional Website	356,542	400,852	12.4	427,547	6.7	479,889	12.2	532,112	10.9
No Website, But Planning to Add in the Future	1	1	0.0	0	-100.0	0	N/A	0	N/A
Type of Website Planned for Future									
Informational	0	0	N/A	0	N/A	0	N/A	0	N/A
Interactive	0	0	N/A	0	N/A	0	N/A	0	N/A
Transactional	1	1		0	-100.0	0	N/A	0	N/A
Miscellaneous									
Internet Access	119	119	0.0	118	-0.8	112	-5.1	114	1.8
									18.IS&T

Return to cover

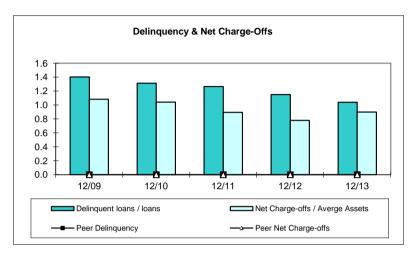
03/04/2014

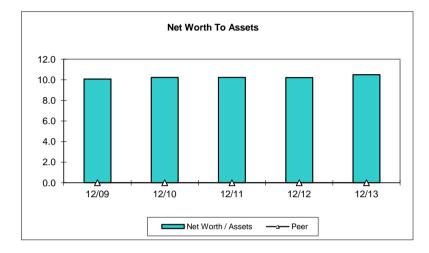
CU Name: N/A
Peer Group: N/A

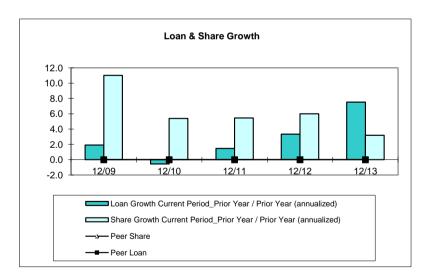
Graphs 1 For Charter: N/A Count of CU: 118 Asset Range: N/A

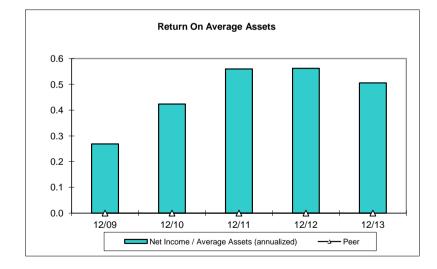
Criteria : Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A









Note: The NCUA Board approved a regulatory/policy change in May 2012 revising the delinquency reporting requirements for troubled debt restructured (TDR) loans. This policy change may result in a decline in delinquent loans reported as of June 2012.

Return to cover 03/04/2014 CU Name: N/A Peer Group: N/A Graphs 2 For Charter : N/A Count of CU : 118 Asset Range : N/A

Criteria: Region: Nation \* Peer Group: All \* State = 'MO' \* Type Included: Federally

Count of CU in Peer Group: N/A

